

NEW ALIEN LAND
BILL IS DRAWNCalifornia Attorney General Pre-
pares Measure.

SECRETARY BRYAN HAS COPY

Term "Ineligible to Citizenship,"
Which Seems to Be Odious to the
Japanese, Is Omitted and Progres-
sive Republican Leaders Are Confi-
dent They Have Arrived at a Solu-
tion of the Problem.

Sacramento, Cal., April 30.—The
possibility of an amicable adjustment
of the alien land controversy by
means of a new bill drawn in strict
conformity with the treaty between
Japan and the United States confront-
ed the third secret conference of Sec-
retary of State Bryan with Governor
Johnson and the California legisla-
ture.

Attorney General U. S. Webb draft-
ed the new measure at the suggestion
of Governor Johnson and a copy was
placed immediately in the hands of
Secretary Bryan.

The term "ineligible to citizenship,"
which is declared by Secretary Bryan
to be odious to the Japanese, is not
included and Progressive Republican
leaders are confident they have arrived
at a solution of the problem that
will receive the endorsement of Pres-
ident Wilson.

Secretary Bryan declined to com-
ment upon the new bill except in con-
ference.

The principal features of the bill
are:

First—All aliens eligible to citizen-
ship may acquire and hold land in
the same manner as citizens of the
United States.

Second—All other aliens may ac-
quire and hold land "in the man-
ner and to the extent and for the
purpose prescribed by any treaty
now existing between the government
of the United States and the nation
or country of which such alien is a
citizen or subject."

Section Covers Corporations.

Third—Corporations composed of
aliens other than those who are
eligible to citizenship may acquire
and hold land only according to the
terms of existing treaties.

Fourth—Present holdings of aliens,
regardless of their rights to citizen-
ship, are protected.

Fifth—The state specifically re-
serves its sovereign right to enact
any and all laws relating to the ac-
quisition or holding of real property
by aliens.

Attorney General Webb worked up-
on the theory that there could be no
objection to writing into the Califor-
nia statute the specific limitations of
the Japanese treaty of 1911.

Under the terms of this treaty Japan-
ese subjects are permitted to own
"houses and lands for residential
purposes, factories, manufacturing and
shops," according to Mr. Webb. An-
other clause permits Japanese sub-
jects to lease land for "residential
and commercial purposes."

These are the only stipulations
made and it is the belief of the at-
torney general that the rights of Ja-
panese subjects to land ownership in
the United States stand at this point.

Under his construction of the treaty
no land can be owned or leased by
a Japanese for agricultural purposes,
except that which is already owned, or
for any other purposes except those
set forth in the agreement between
the nations.

It is generally believed here that
the new act would accomplish the
ends said to be desired by the people
of the state, namely, the prevention of
the further acquisition by Japanese
subjects of farming lands and
ranches.

ALASKA GETS INTO LINE

Legislature Passes Anti-Alien Fishing
Bill Aimed at Japs.

Juneau, Alaska, April 30.—The
house anti-alien fishing bill passed
the territorial senate by a unanimous
vote and is now in the hands of the
governor. A message was sent to
Governor Johnson of California in-
forming him of the Alaska legislature's
action.

The bill, designed to bar Japanese
fishermen, who have rapidly increased
their operations in Alaskan waters in
recent years, passed both houses a
month ago by unanimous vote, but
April 4 the senate reconsidered the
measure to await legal advice.

No Regrets.

"You'll be sorry some day that you
didn't marry."

"Well, I'd rather not be married and
be sorry I wasn't than be married and
sorry I was."—New Orleans Times-
Democrat.

DUCHESSE'S CONDITION BETTER

Physicians' Bulletin Optimistic Con-
sidering Operation's Gravity.

London, April 30.—Improvement was
noted in the condition of the Duchess
of Connaught, wife of the governor
general of Canada, following a second
operation for intestinal trouble.

"Considering the gravity of the op-
eration," says the physicians' bulletin,
"the duchess of Connaught's condition
is satisfactory."

JOHN B. MOORE.

Acting Secretary of State
and President Wilson Corfer.

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LAND LAW WILSON'S WORRY

Discusses Japanese Situation With
His Cabinet.

Washington, April 30.—President
Wilson was in frequent telegraphic
communication with Secretary Bryan
at Sacramento. He laid the entire
alien land law subject before the cabi-
net at a two-hours' meeting. He also
conferred with John Bassett Moore,
acting secretary of state, who, in turn,
was visited by Viscount Chinda, the
Japanese ambassador.

No telegrams from or to Secretary
Bryan were made public at the White
House. Mr. Moore declined to discuss
the negotiations and reference was
maintained at the White House.

That the president was somewhat
worried about the outcome of the sit-
uation was the only impression gained
from those who had talked with him
about the question.

ASKS ABOUT WASHINGTON LAW

Bryan Learns From Governor Lister
of Change in Wording.

Olympia, Wash., April 30.—Sec-
retary Bryan sent the following dispatch
to Governor Lister of Washington:

"Please wire me status of propo-
sition to amend alien ownership law so
as to strike out words 'ineligible to
citizenship.' Understand such an
amendment has been submitted or is
being considered."

Governor Lister replied:

"When proposed amendment relat-
ing to ownership of land in this state
was introduced house of last legisla-
ture it contained words 'ineligible to
citizenship because of race or color,'
but these words were afterwards
stricken out before adoption and pro-
posed amendment made to read: 'The
ownership to lands by aliens, other
than those who in good faith have de-
clared their intention to become citi-
zens of the United States, is prohib-
ited,' etc., and a provision attached re-
moving the restriction as to land in
municipalities. This amendment will
be submitted to vote of people in No-
vember, 1914."

MANY TOWNS ARE
BEING SUBMERGEDHundreds of Persons Homeless
in Louisiana.

Vidalia, La., April 30.—Flood water
from the Gibson's landing crevasse in
the Louisiana levees, twenty-five miles
north of here, is spreading with de-
structive force over Concordia parish,
submerging town after town in its
path southward to the Red river. Hundreds
of homeless persons and thousands
of head of cattle are being moved
from the flooded district. The known
loss of life in this section is con-
fined to two negroes.

More than 5,000 negroes have been
taken from the territory, which is be-
ing rapidly inundated and within an-
other week, it is estimated, the United
States army relief corps will be
sheltering and feeding at least 20,000
more. There are 3,500 refugees in the
relief camp at Natchez and hundreds
of others are arriving on every steam-
er sent out by the relief corps.

Ferriday, La., a town of 1,000 per-
sons in Concordia parish, is inundated
and the water is rising rapidly.

At Clayton the water is ten feet
deep and rising.

The Tensas and Black rivers have
been flooded by the crevasse water
and are overflowing into the eastern
part of Catahoula parish, but no large
towns are endangered in that section.

INJURED BY ELEPHANT.

Oakland, Cal., April 30.—An
elephant reached with its
trunk beneath a circus tent,
picked up G. J. Gardner of
Jacksonville, Fla., a circus em-
ploye, dragged him into the tent
and hurled him through the
canvas walls. Gardner may
die.

The Sure End.

"What is that rascally friend of
yours doing now?"

"Time."—Baltimore American.

WILSON RULES
PARTY AFFAIRSHe Holds the Democratic Lead-
ers Securely in Line.

IS GENTLE BUT VERY FIRM.

Those Who Did Not Favor So Much
Reduction of the Tariff Found Him
In Control of the Situation and Had
to Yield to His Wishes, and Thus It
Is With Many Other Questions.

By ARTHUR W. DUNN.

Washington, April 30.—[Special.]—If
any one has the least doubt that Wood-
row Wilson is in charge of the Demo-
cratic party let that doubter get the
Democratic leaders, particularly those
who did not want so much tariff re-
duction, down to confidential commu-
nications, and he will find out who's
boss.

"We all supposed," said one of them,
"that we could take the bills we passed
last session, pass them as separate
measures or pass one bill based on
them. But no, siree! Nothing doing
at the White House. Free wool, said
Woodrow, or a row. Of course it had
to be free wool, and the rest of the
tariff had to be built on the same
lines. The result is we have the low-
est tariff ever proposed by the party.
Talk about being firm! Why, in his
gentle, smooth way he seems easy, but
he is as hard as a rock."

An Opportune Time.

It is certainly an opportune time for
President Wilson to enforce his views.
Elected by such a tremendous major-
ity in the electoral college and carrying
with him the house and senate, he had
a right to say what should be the pol-
icy. Not only that, the party was
pledged to tariff revision. An extra
session was called to revise the tariff,
and if the Democrats halted or any
considerable number should have made
an effort to stop the downward revision
he would have been placed "in
bad" immediately.

It is a mighty hard thing to fight an
administration right on the threshold
of its career. Besides, there was no
sort of organization, no real leaders of
influence, who wanted to stand up and
be shot at while halting the Wilson
tariff policy.

"Governor" or "President."

"The 'governor' is going to New Jer-
sey," announced Secretary Tumulty to
a group of newspaper men at the
White House.

"What is the 'president' going to do
on those dates?" asked one of the
correspondents.

And Tumulty said he did not know
when he would say "president" instead
of "governor" when referring to Mr.
Wilson.

No Place For Talbot.

There was a large group of people
in the grounds of the capitol one day,
and Fred Talbot, going across from
the office building, stroiled up. "What's
going on?" asked the Marylander.

"They're planting a peace tree," was
the response.

"Then it's no place for me," respond-
ed the veteran. "I'm a big battleship
man and lots of 'em."

Useless Committees.

Discussing the employment of men
to help senators, the subject of useless
committees came up. Two years ago
Senators Kern and Newlands made a
vigorous assault upon the number of
committees which gave employment to
clerks and messengers for senators.
Senator Hoke Smith said the other day
that many of them should be abolished.
But no one makes a motion to that ef-
fect. More useless committees are cre-
ated at every session in order to give
chairmanships to senators. With them
they get extra employees. But these
useless committees are also useful to
palm off on new senators. With a
string of them he can look important.

Clayton's Side Line.

Henry Clayton of Alabama as chair-
man of the judiciary committee made
good in securing the first successful
impeachment that has been known in
half a century. He has become known
as a man of good judgment, particularly
in legal matters, and for that reason
he is said to carry a side line as chair-
man—president of the "I told you so"
club.

Offentimes when his advice has not
been taken it has turned out that he
was right and he can say with truth,
"I told you so." Very deliberate in his
methods, he studies deeply before he
decides.

Axes to Grind.

"I have nothing in the world to ask
of the secretary, but am here merely
to pay my respects." You might have
heard that expression in the anteroom
of every cabinet officer ever since the
5th of March, and nine times out of
ten the person who uttered the words
was lying. Most every man who was
there had "an ax to grind." He want-
ed something; if not just now he ex-
pected to ask for something in the fu-
ture.

In a few cases the man may have
been there simply as an old friend to
congratulate the new cabinet officer,
but of the hundred I saw in different
offices I am sure that at least 90 per
cent wanted something. Occasionally a
man would say right out that he
was there for himself, for his friend
or to get the cabinet officer to do some-
thing.

The Worker.

Generally speaking, it is the father
who works his son's way through col-
lege.—Philadelphia Public Ledger.

BEN JOHNSON.

Clark Man for Chairman
of Congressional Committee.

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WILSON'S POSITION
CAUSES SURPRISEOpposes Clark Man as Con-
gressional Chairman.

Washington, April 30.—President
Wilson threw a bombshell into the
ranks of the Democratic members
when he asked that the Democratic
congressional committee postpone its
meeting to select a manager for the
congressional campaign of 1914. At
the same time it became known that
the president is opposed to the selec-
tion of Representative Ben Johnson
of Kentucky as chairman of the con-
gressional committee.

This is the first time, so far as the
leaders can recall, that a president has
attempted to interfere in the organ-
ization of a congressional committee.

Representative Johnson is a Clark
man, supported the speaker in the
Baltimore convention and became a
candidate for the chairmanship of the
congressional committee at the in-
stance of Mr. Clark. President Wil-
son is understood to take the position
that there should be close co-opera-
tion between the national and con-
gressional committees and many
Democrats believe that he intends to
see to it that only progressives are
placed on guard.

Representative James T. Lloyd of
Missouri, the present chairman of the
committee, called off the meeting upon
the receipt of a message from the
White House asking him to do so.

RAILWAY OBJECTS TO LIMIT

Wants More Time to Perfect Dis-
solution Plan.

Washington, April 30.—Attorneys for
the Union Pacific filed with the su-
preme court their brief in reply to
Attorney General McReynolds's objec-
tions to a longer extension of time
than July 1 for an agreement on the
dissolution plan.

The railway lawyers contended that
to allow only until July 1 and no fur-
ther extension would be inadequate
and renewed their plea to have the
court's mandate modified to permit the
circuit court to determine the ques-
tion.

RAISE FOR SHOPMEN.

Sedalia, Mo., April 30.—A
wage increase of 2 to 12 cents
an hour for blacksmiths and
increases averaging 2½ cents
an hour for boiler-makers, machi-
nists, machinists' helpers,
painters and carmen employed
on the system were granted by
the Missouri Pacific railway
after a conference covering
seven weeks. The increase is
effective May 1.

FOR PROTECTIVE REDUCTION

Bay State Legislature Condemns At-
titude of President.

Boston, April 30.—In accordance
with Governor Foss' request in a spe-
cial message both branches of the
legislature adopted a resolution
memorializing congress "in support
of the principle of protective reduction,
through reciprocity, in all tariff mak-
ing."

The resolution declares "that the
policy of opening the markets of the
United States to the unrestricted com-
petition of the rest of the world, ad-
vocated by the president in his mes-
sage and the pending bill, which is
a long step toward the complete es-
tablishment of that policy, appears to
the legislature to be in direct con-
travention of the wishes of the voters
of the United States and especially
of this commonwealth as expressed
in the last election."

AUSTRIA WANTS
ITALY TO HELP

BRYAN COMMENDS Y. M. C. A.

Member for Thirty Years, He Says in
Laying Corner Stone.

Sacramento, Cal., April 30.—Will-
iam Jennings Bryan was the principal
figure at the corner stone laying of
the new Sacramento Y. M. C. A.
building. In the course of his re-
marks Mr. Bryan said:

"I have been a member of the Y. M.
C. A. for more than thirty years. The
Y. M. C. A. develops men strong
enough in mind, strong enough in
body and strong enough in character
to direct both body and mind."
"The Y. M. C. A. fulfills the mission
of the school, the church and the gym-
nasium."

TWO KILLED BY EXPLOSION

Three Others Hurt and Part of Paper
Mill Wrecked.

Clinton, Ia., April 30.—An explosive
concealed among some old clothes that
were being fed into a shredder at a
paper mill here wrecked a part of the
plant, killing Thomas Lynch and Har-
ry Cawley and injuring three others.
The nature of the explosive is un-
known.

One of the dead men was hurled
into the shredding machine, the
sharp knives of which cut his throat.
The injured men were lacerated in
the same machine.

Boy Indicted for Triple Murder.

Elgin, Ill., April 30.—Three indict-
ments, each charging murder in the
first degree, were returned by the spe-
cial grand jury against Herman
Coppes, fourteen-year-old boy, who
confessed a week ago to the murder
of Mrs. Manny Sleep and her two
children.

RESULTS ON THE DIAMOND

American Association.

Columbus 9, St. Paul 8.
Milwaukee 7, Toledo 1.
Minneapolis 8, Louisville 2.
Kansas City 7, Indianapolis 6.
Standing of the Clubs—Milwaukee,
577; Indianapolis, 571; Columbus,
571; Kansas City, 563; Louisville,
471; Minneapolis, 467; Toledo, 357;
St. Paul, 333.

Northern League.

Superior 12, St. Paul 7.
Duluth 9, Minneapolis 8.
Winnipeg 10, Winona 6.
Grand Forks 9, Virginia 2.

Standing of the Clubs—Superior,
667; St. Paul, 600; Minneapolis, 500;
Winnipeg, 600; Duluth, 600; Grand
Forks, 429; Winona, 429; Virginia,
200.

National League.

Chicago 7, Cincinnati 2.
New York 6, Brooklyn 0.
Standing of the Clubs—Chicago,
733; New York, 727; Philadelphia,
625; Pittsburgh, 571; Brooklyn, 500;
St. Louis, 182; Cincinnati, 154.

American League.

Chicago 6, Detroit 5.
Standing of the Clubs—Philadelphia,
818; Washington, 700; Cleveland,
667; Chicago, 529; St. Louis, 467;
Boston, 385; Detroit, 333; New York,
167.

GRAIN AND PROVISION PRICES

South St. Paul Live Stock.

South St. Paul, April 30.—Cattle—
Steers, \$5.75@8.25; cows and heifers,
\$4.50@7.35; calves, \$5.00@8.75; feed-
ers, \$4.30@7.75. Hogs—\$7.75@8.25.
Sheep—Lambs, \$4.50@8.00; wethers,
\$4.50@6.25; ewes, \$2.25@6.00.

Duluth Wheat and Flax.

Duluth, April 30.—Wheat—On track
and to arrive, No. 1 hard, 92½¢; No.
1 Northern, 91½¢; No. 2 Northern, 89
@89½¢; May, 90¢; July, 92½¢@93½¢;
Sept., 92½¢. Flax—On track and to
arrive, \$1.31½@1.32; May, \$1.31½;
July, \$1.34; Sept., \$1.36.

St. Paul Hay.

St. Paul, April 30.—Hay—Choice
timothy, \$16.50; No. 1 timothy, \$15.
00@15.75; No. 1 clover mixed, \$12.50
@13.25; No. 1 mixed, \$12.00@12.75;
Choice upland, \$14.50; No. 1 upland,
\$13.00@13.75; No. 1 midland, \$8.00@
8.75; No. 1 alfalfa, \$16.00@16.75.

Chicago Grain and Provisions.

Chicago, April 30.—Wheat—May,
92½¢@93½¢; July, 92½¢@93½¢; Sept.,
91½¢@91¾¢. Corn—May, 53½¢; July,
51½¢; Sept., 50½¢. Oats—May, 34½¢;
July, 34½¢; Sept., 34½¢. Pork—May,
\$19.47; July, \$19.55. Butter Cream-
eries, 27@30¢. Eggs—17@19¢. Poul-
try—Chickens and springs, 16½¢.

Chicago Live Stock.

Chicago, April 30.—Cattle—Beef-
ers, \$7.20@8.90; Texas steers, \$6.70@7.75;
Western, \$6.90@8.00; stockers and
feeders, \$6.10@8.00; cows and heifers,
\$3.90@8.25; calves, \$6.25@9.25. Hogs
—Light, \$8.35@8.60; mixed, \$8.25@8.5-
55; heavy, \$8.10@8.50; rough, \$8.10@
8.25; pigs, \$6.40@8.60. Sheep—Native,
\$5.90@7.15; yearlings, \$6.40@7.35;
lambs, \$6.50@8.75.

Minneapolis Grain.

Minneapolis, April 30.—Wheat—May,
89¢; July, 91½¢; Sept., 91½¢. Cash
close on track: No. 1 hard, 91½¢; No.
1 Northern, 90½¢@91½¢; to arrive,
90½¢@90¾¢; No. 2 Northern, 88½¢@
89½¢; No. 3 Northern, 86½¢@87½¢; No.
3 yellow corn, 56½¢@56¾¢; No. 4 corn,
53¢; No. 3 white oats, 32¼¢@32½¢;
to arrive, 31½¢; No. 3 oats, 29@31¢;
barley, 42@58¢; flax, \$1.31½; to ar-
rive, \$1.31½.

Seeking Aid to Compel Evac-
uation of Scutari.

POWERS UNWILLING TO ACT

Result of the Ambassadorial Confer-
ence in London on Thursday May
Have Important Bearing on Austria's
Course—Montenegro Is Said to Be
Opposed to Yielding to Demands.

London, April 30.—A Vienna tele-
graph says the Austrian minister
at Cetinje visited King
Nicholas Monday night and de-
manded the immediate and un-
conditional evacuation of Scutari.

The king replied that he
would never surrender the
town.

The Austrian government,
according to the same dispatch,
is now drafting a manifesto to
the powers, explaining its pol-
icy and aims with regard to
Balkan affairs.

London, April 30.—The British for-
eign office had no news that Austria
was actually taking separate action
against Montenegro. It is understood
that Austria is waiting the result of
the ambassadorial conference Thurs-
day and employing the interval in an
endeavor to induce Italy to join her in
military action.

The meetings of the ambassadors in
London have shown almost conclusively
that a majority of the powers are
not prepared to adopt warlike mea-
sures against Montenegro. It is thus
practically certain that within a few
days, whether Italy consents or not,
Austria will dispatch an ultimatum to
Cetinje, demanding the immediate
evacuation of Scutari.

Not another word of Essad Pasha's
doings in Albania has come through.
Ismail Kemal Bey, head of the provi-
sional Albanian government, has ar-
rived in London to enlist British sup-
port. He and other Albanians do not
regard Essad Pasha's coup very seri-
ously, but the opinion seems to be
growing among diplomats here that an
administration under Essad Pasha in
Albania might not be such an impos-
sible solution of a difficult problem.

It is considered that Essad Pasha,
as an influential Albanian with a
strong following and the prestige of a
gallant defense of Scutari, might be
more acceptable to Albanians than a
foreign prince and that if allowed to
retain his self-chosen post he might
be inclined to make territorial conces-
sions which would compensate Monte-
negro for the loss of Scutari and sat-
isfy European claims.

SLUMP ON GERMAN BOURSES

War Rumors Cause Heavy Selling in
Berlin and Frankfurt.

Berlin, April 30.—The bourse
slumped heavily at the close upon
weakness reported from St. Peters-
burg and the rumor that the Austrian
crown council had been called. Heavy
selling caused standard shares to lose
from three to eight points.

Frankfurt-on-Main, April 30.—The
bourse was very excited on heavy
selling orders without price limit,
which depressed quotations consid-
erably below Berlin's closing.

DECISION FAVORS SHIPPERS

Commission Settles Minnesota Lake
and Rail Cases.

Washington, April 30.—Two impor-
tant cases of vital concern to shippers
in St. Paul, Minneapolis, Duluth and
other Minnesota cities were decided by
the interstate commerce commis-
sion. They are known as the lake
and rail cases and embody questions
that have been in controversy between
Northwestern shippers and the rail-
roads for a long time. The conclu-
sion of the shippers is sustained in
every

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measure to await legal advice.

No Regrets.
"You'll be sorry some day that you
didn't marry."

"Well, I'd rather not be married and
be sorry I wasn't than be married and
sorry I was."—New Orleans Times-
Democrat.

DUCHESS' CONDITION BETTER

Physicians' Bulletin Optimistic Con-
sidering Operation's Gravity.

London, April 30.—Improvement was
noted in the condition of the Duchess
of Connaught, wife of the governor
general of Canada, following a second
operation for intestinal trouble.

"Considering the gravity of the op-
eration," says the physicians' bulletin,
"the Duchess of Connaught's condition
is satisfactory."

BRINGS SPEAKER
CLARK TO FLOORLively Wrangle in House Over
Tariff Commission.

MURDOCK STARTS FIREWORKS

Reading of Underwood Bill for Amend-
ment Results in Sharp Exchanges
Between Democrats, Progressives
and Republicans—Representative
Murdoch Attacks Both the Old Par-
ties and Debate Becomes General.

Washington, April 30.—Excited de-
bate and a heated wrangle marked
the beginning of the reading of the
Democratic tariff bill in the house for
amendment. Progress toward per-
fection of the measure was slow, but the
talk was loud and boisterous and on
one occasion brought Speaker Clark
on the floor with a vigorous speech.

The Republicans offered amend-
ments to the various passages in the
chemical schedule and every amend-
ment was calmly voted down by the
big Democratic majority. Several mi-
nor amendments offered by the ways
and means committee to correct the
phrasing of the bill were adopted.

Most of the talk turned on the re-
cords of the Democratic side of the
house on the question of creating a
tariff commission. The Republicans,
led by Representative Mann of Illi-
nois, began their attacks on the var-
ious provisions of the chemical
schedule by declaring that the "weak-
nesses" in the rates show the need of
investigation of a tariff board.

Underwood Defends Democrats.

Representative Underwood, in reply,
declared the Democrats had provided
the bureau of foreign and domestic
commerce in the department of com-
merce and that the failure of the
Taft administration to vitalize that
bureau with sufficient appropriations
had prevented its doing the work of
tariff investigation.

Representative Gardner of Massa-
chusetts said that Representative Un-
derwood and other Democrats had
voted for the tariff commission in the
Sixty-first congress when the Republi-
cans were in power and urged that
they support the Republican proposi-
tion now.

Then Representative Murdoch, the
Progressive leader, touched off the
fireworks. He declared both Democ-
rats and Republicans were opposed
to the tariff commission scheme and
recalled the last day of the Sixty-first
congress, "Cannon's final appearance
at the speaker's desk, when the tariff
commission bill was withdrawn by the
Republicans in the face of a dilu-
bustion led by Representative Fitzger-
ald of New York."

"The Republicans in this chamber
then," shouted Mr. Murdoch, "like the
Republicans in this chamber now,
were only pretending to be for a tariff
commission. They had their chance
to write that bill into a law then and
failed. They will never have another
chance."

Republicans Become Excited.

The Republicans grew excited and
Representative Gardner shouted that
there was no foundation for Mr. Mur-
doch's charge that the Republican
leaders were in a conspiracy to de-
feat the tariff commission bill.

Gesticulating wildly Mr. Mann de-
manded the opinion of Representative
Shirley of Kentucky as to the truth of
the charge. Mr. Shirley said he be-
lieved many of the Republicans op-
posed the bill. Then Representative
Gardner, shaking a finger at Speaker
Clark, demanded to know whether he
believed the charge. The speaker
strode to the center of the house and
shouted:

"My judgment is that there never
was a Republican leader in this house
really in favor of a tariff commission."
Mr. Gardner sat down and the
speaker went on. He declared that
he was against a tariff commission re-
porting to and responsible to the presi-
dent.

"It is the house that should have
the information," he said.

The speaker went into detail about
the defeat of the tariff commission bill
of the Sixty-first congress, explaining
that the Democrats refused to follow
himself and Representative Under-
wood.

DENOUNCING JOINING G. O. P.

Illinois Progressives Reaffirm Faith
in Popular Measures.

Springfield, Ill., April 30.—The state
conference of the Progressive party
adopted resolutions affirming loyalty
to the initiative and referendum, the
recall and the review of judicial de-
cisions.

They "oppose unequivocally and un-
reservedly any amalgamation with the
discredited Republican party, which
under recent dishonest leadership has
failed to carry out the precepts of
Abraham Lincoln and the other hon-
orable founders of that once renowned
party."

The Sure End.
"What is that rascally friend of
yours doing now?"
"Time."—Baltimore American.

JOHN B. MOORE.

Acting Secretary of State
and President Wilson Corfer.

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LAND LAW WILSON'S WORRY

Discusses Japanese Situation With
His Cabinet.

Washington, April 30.—President
Wilson was in frequent telegraphic
communication with Secretary Bryan
at Sacramento. He laid the entire
alien land law subject before the cabi-
net at a two-hours' meeting. He also
conferred with John Bassett Moore,
acting secretary of state, who, in turn,
was visited by Viscount Chinda, the
Japanese ambassador.

No telegrams from or to Secretary
Bryan were made public at the White
House. Mr. Moore declined to discuss
the negotiations and reticence was
maintained at the White House.

That the president was somewhat
worried about the outcome of the sit-
uation was the only impression gained
from those who had talked with him
about the question.

ASKS ABOUT WASHINGTON LAW

Bryan Learns From Governor Lister
of Change in Wording.

Olympia, Wash., April 30.—Secre-
tary Bryan sent the following dispatch
to Governor Lister of Washington:

"Please wire me status of proposi-
tion to amend alien ownership law so
as to strike out words 'ineligible to
citizenship.' Understand such an
amendment has been submitted or is
being considered."

Governor Lister replied:
"When proposed amendment relat-
ing to ownership of land in this state
was introduced house of last legisla-
ture it contained words 'ineligible to
citizenship because of race or color,'
but these words were afterwards
stricken out before adoption and pro-
posed amendment made to read: 'The
ownership to lands by aliens, other
than those who in good faith have de-
clared their intention to become citi-
zens of the United States, is prohibi-
ted,' etc., and a provision attached re-
moving the restriction as to land in
municipalities. This amendment will
be submitted to vote of people in No-
vember, 1914."

MANY TOWNS ARE
BEING SUBMERGEDHundreds of Persons Homeless
in Louisiana.

Vidalia, La., April 30.—Flood water
from the Gibson's landing crevasse in
the Louisiana levees, twenty-five miles
north of here, is spreading with de-
structive force over Concordia parish,
submerging town after town in its
path southward to the Red river. Hu-
dreds of homeless persons and thou-
sands of head of cattle are being
moved from the flooded district. The
known loss of life in this section is
confined to two negroes.

More than 5,000 refugees have been
taken from the territory, which is be-
ing rapidly inundated and within an-
other week, it is estimated, the United
States army relief corps will be
sheltering and feeding at least 20,000
more. There are 3,500 refugees in the
relief camp at Natchez and hundreds
of others are arriving on every steam-
er sent out by the relief corps.

Ferriday, La., a town of 1,000 per-
sons in Concordia parish, is inundated
and the water is rising rapidly.

At Clayton the water is ten feet
deep and rising.

The Tensas and Black rivers have
been flooded by the crevasse water and
are overflowing into the eastern
part of Catahoula parish, but no large
towns are endangered in that section.

INJURED BY ELEPHANT.

Oakland, Cal., April 30.—An
elephant reached with its
trunk beneath a circus tent,
picked up G. J. Gardner of
Jacksonville, Fla., a circus em-
ployee, dragged him into the tent
and hurled him through the
canvas walls. Gardner may
die.

The Worker.

Generally speaking, it is the father
who works his son's way through col-
lege.—Philadelphia Public Ledger.

WILSON RULES
PARTY AFFAIRSHe Holds the Democratic Lead-
ers Securely in Line.

IS GENTLE BUT VERY FIRM.

Those Who Did Not Favor So Much
Reduction of the Tariff Found Him
In Control of the Situation and Had
to Yield to His Wishes, and Thus It
Is With Many Other Questions.

By ARTHUR W. DUNN.

Washington, April 30.—[Special.]—If
any one has the least doubt that Wood-
row Wilson is in charge of the Demo-
cratic party let that doubter get the
Democratic leaders, particularly those
who did not want so much tariff re-
duction, down to confidential commu-
nications, and he will find out who's
boss.

"We all supposed," said one of them,
"that we could take the bills we passed
last session, pass them as separate
measures or pass one bill based on
them. But no, sir! Nothing doing at
the White House. Free wool, said
Woodrow, or a row. Of course it had
to be free wool, and the rest of the
tariff had to be built on the same
lines. The result is we have the low-
est tariff ever proposed by the party.
Talk about being firm! Why, in his
gentle, smooth way he seems easy, but
he is as hard as a rock."

An Opportune Time.

It is certainly an opportune time for
President Wilson to enforce his views.
Elected by such a tremendous majori-
ty in the electoral college and carrying
with him the house and senate, he had
a right to say what should be the pol-
icy. Not only that, the party was
pledged to tariff revision. An extra
session was called to revise the tariff,
and if the Democrats halted or any
considerable number should have made
an effort to stop the downward re-
vision he would have been placed "in
bad" immediately.

It is a mighty hard thing to fight an
administration right on the threshold
of its career. Besides, there was no
sort of organization, no real leaders of
influence, who wanted to stand up and
be shot at while halting the Wilson
tariff policy.

"Governor" or "President."

"The 'governor' is going to New Jer-
sey," announced Secretary Tumulty to
a group of newspaper men at the
White House.

"What is the 'president' going to do
on those dates?" asked one of the cor-
respondents.

And Tumulty said he did not know
when he would say "president" instead
of "governor" when referring to Mr.
Wilson.

No Place For Talbott.

There was a large group of people
in the grounds of the capitol one day,
and Fred Talbott, going across from
the office building, strolled up. "What's
going on?" asked the Marylander.

"They're planting a peace tree," was
the response.

"Then it's no place for me," respond-
ed the veteran. "I'm a big battleship
man and lots of 'em."

Useless Committees.

Discussing the employment of men
to help senators, the subject of useless
committees came up. Two years ago
Senators Kern and Newlands made a
vigorous assault upon the number of
committees which gave employment to
clerks and messengers for senators.
Senator Hoke Smith said the other day
that many of them should be abolished.
But no one makes a motion to that ef-
fect. More useless committees are cre-
ated at every session in order to give
chairmanships to senators. With them
they get extra employees. But these
useless committees are also useful to
palm off on new senators. With a
string of them he can look important.

Clayton's Side Line.

Henry Clayton of Alabama as chair-
man of the judiciary committee made
good in securing the first successful
impeachment that has been known in
half a century. He has become known
as a man of good judgment, particu-
larly in legal matters, and for that reason
he is said to carry a side line as chair-
man—president of the "I told you so"
club.

Often times when his advice has not
been taken it has turned out that he
was right and he can say with truth,
"I told you so." Very deliberate in his
methods, he studies deeply before he
decides.

Axes to Grind.

"I have nothing in the world to ask
of the secretary, but am here merely
to pay my respects." You might have
heard that expression in the anteroom
of every cabinet officer ever since the
5th of March, and nine times out of
ten the person who uttered the words
was lying. Most every man who was
there had "an ax to grind." He want-
ed something; if not just now he ex-
pected to ask for something in the fu-
ture.

In a few cases the man may have
been there simply as an old friend to
congratulate the new cabinet officer,
but of the hundred I saw in different
offices I am sure that at least 90 per
cent wanted something. Occasionally a
man would say right out that he
was there for himself, for his friend
or to get the cabinet officer to do some-
thing.

The Worker.
Generally speaking, it is the father
who works his son's way through col-
lege.—Philadelphia Public Ledger.

BEN JOHNSON.

Clark Man for Chairman
of Congressional Committee.

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WILSON'S POSITION
CAUSES SURPRISEOpposes Clark Man as Con-
gressional Chairman.

Washington, April 30.—President
Wilson threw a bombshell into the
ranks of the Democratic members
when he asked that the Democratic
congressional committee postpone its
meeting to select a manager for the
congressional campaign of 1914. At
the same time it became known that
the president is opposed to the selec-
tion of Representative Ben Johnson
of Kentucky as chairman of the con-
gressional committee.

This is the first time, so far as the
leaders can recall, that a president has
attempted to interfere in the organiza-
tion of a congressional committee.

Representative Johnson is a Clark
man, supported the speaker in the
Baltimore convention and became a
candidate for the chairmanship of the
congressional committee at the in-
stance of Mr. Clark. President Wil-
son is understood to take the position
that there should be close co-operation
between the national and con-
gressional committees and many
Democrats believe that he intends to
see to it that only progressives are
placed on guard.

Representative James T. Lloyd of
Missouri, the present chairman of the
committee, called off the meeting upon
the receipt of a message from the
White House asking him to do so.

RAILWAY OBJECTS TO LIMIT

Wants More Time to Perfect Dis-
solution Plan.

Washington, April 30.—Attorneys for
the Union Pacific filed with the su-
preme court their brief in reply to
Attorney General McReynolds's objec-
tions to a longer extension of time
than July 1 for an agreement on the
dissolution plan.

The railway lawyers contended that
to allow only until July 1 and no fur-
ther extension would be inadequate
and renewed their plea to have the
court's mandate modified to permit the
circuit court to determine the ques-
tion.

RAISE FOR SHOPMEN.

Sedalia, Mo., April 29.—A
wage increase of 2 to 12 cents
an hour for blacksmiths and
increases averaging 2½ cents
an hour for boiler-makers, ma-
chinists, machinists' helpers,
painters and carmen employed
on the Missouri Pacific railway
will be the subject of a conference cover-
ing seven weeks. The increase is
effective May 1.

FOR PROTECTIVE REDUCTION

Bay State Legislature Condemns At-
titude of President.

Boston, April 30.—In accordance
with Governor Foss' request in a spe-
cial message both branches of the
legislature adopted a resolution me-
morializing congress "in support of
the principle of protective reduction,
through reciprocity, in all tariff mak-
ing."

The resolution declares "that the
policy of opening the markets of the
United States to the unrestricted com-
petition of the rest of the world, ad-
vocated by the president in his mes-
sage and the pending bill, which is
a long step toward the complete es-
tablishment of that policy, appears to
the legislature to be in direct con-
travention of the wishes of the voters
of the United States and especially
of this commonwealth as expressed
in the last election."

AUSTRIA WANTS
ITALY TO HELP

BRYAN COMMENDS Y. M. C. A.

Member for Thirty Years, He Says in
Laying Corner Stone.

Sacramento, Cal., April 30.—Will-
iam Jennings Bryan was the principal
figure at the corner stone laying of
the new Sacramento Y. M. C. A.
building. In the course of his re-
marks Mr. Bryan said:

"I have been a member of the Y. M. C. A. for more than thirty years. The Y. M. C. A. develops men strong enough in mind, strong enough in body and strong enough in character to direct both body and mind."

"The Y. M. C. A. fulfills the mission of the school, the church and the gymnasium."

TWO KILLED BY EXPLOSION

Three Others Hurt and Part of Paper
Mill Wrecked.

Clinton, Ia., April 30.—An explosive
concealed among some old clothes that
were being fed into a shredder at a
paper mill here wrecked a part of the
plant, killing Thomas Lynch and Harry
Cawley and injuring three others. The
nature of the explosive is un-
known.

One of the dead men was hurled
into the shredding machine, the
sharp knives of which cut his throat.
The injured men were lacerated in
the same machine.

Boy Indicted for Triple Murder.

Elgin, Ill., April 30.—Three indict-
ments, each charging murder in the
first degree, were returned by the
special grand jury against Herman
Coppes, fourteen-year-old boy, who
confessed a week ago to the murder
of Mrs. Manny Sleep and her two
children.

RESULTS ON THE DIAMOND

American Association.

Columbus 9, St. Paul 8.
Milwaukee 7, Toledo 1.
Minneapolis 8, Louisville 2.
Kansas City 7, Indianapolis 6.

Standing of the Clubs—Milwaukee,
677; Indianapolis, 571; Columbus,
571; Kansas City, 563; Louisville,
471; Minneapolis, 467; Toledo, 357;
St. Paul, 333.

Northern League.

Superior 12, St. Paul 7.
Duluth 9, Minneapolis 8.
Winipeg 10, Winona 6.
Grand Forks 9, Virginia 2.

Standing of the Clubs—Superior,
667; St. Paul, 600; Minneapolis, 500;
Winipeg, 600; Duluth, 600; Grand
Forks, 429; Winona, 429; Virginia,
200.

National League.

Chicago 7, Cincinnati 2.
New York 6, Brooklyn 0.

Standing of the Clubs—Chicago,
733; New York, 727; Philadelphia,
625; Pittsburgh, 571; Brooklyn, 500;
St. Louis, 482; Cincinnati, 454.

American League.

Chicago 6, Detroit 5.
Standing of the Clubs—Philadelphia,
818; Washington, 700; Cleveland,
667; Chicago, 529; St. Louis, 497;
Boston, 385; Detroit, 333; New York,
167.

GRAIN AND PROVISION PRICES

South St. Paul Live Stock.

South St. Paul, April 30.—Cattle—
Steers, \$5.75@8.25; cows and heifers,
\$4.50@7.35; calves, \$5.00@8.75; feed-
ers, \$4.30@7.75. Hogs—\$7.75@8.25.
Sheep—Lambs, \$4.50@8.00; wethers,
\$4.50@6.25; ewes, \$2.25@6.00.

Duluth Wheat and Flax.

Duluth, April 30.—Wheat—On track
and to arrive, No. 1 hard, 91½¢; No.
1 Northern, 91½¢; No. 2 Northern, 89
@89½¢; May, 90¢; July, 92¼¢@92½¢;
Sept., 92½¢. Flax—On track and to
arrive, \$1.31¼@1.32; May, \$1.31¼;
July, \$1.34; Sept., \$1.36.

St. Paul Hay.

St. Paul, April 30.—Hay—Choice
timothy, \$16.50; No. 1 timothy \$15-
00@15.75; No. 1 clover mixed, \$12.50
@13.25; No. 1 mixed, \$12.00@12.75;
Choice upland, \$14.50; No. 1 upland,
\$13.00@13.75; No. 1 midland, \$8.00@
8.75; No. 1 alfalfa, \$16.00@16.75.

Chicago Grain and Provisions.

Chicago, April 30.—Wheat—May,
92¼¢@92½¢; July, 92¼¢@92½¢; Sept.,
91½¢@91¾¢. Corn—May, 55½¢; July,
55½¢; Sept., 56½¢. Oats—May, 34½¢;
July, 34½¢; Sept., 34½¢. Pork—May,
\$19.47; July, \$19.55. Butter Cream-
eries, 27@30c. Eggs—17@19c. Poul-
try—Chickens and springs, 15½¢.

Chicago Live Stock.

Chicago, April 30.—Cattle—Deeves,
\$7.20@8.30; Texas steers, \$6.70@7.75;
Western, \$6.90@8.00; stockers and
feeders, \$6.10@8.00; cows and heifers,
\$3.90@8.25; calves, \$6.25@9.25. Hogs
—Light, \$8.35@8.60; mixed, \$8.25@8.5-
5; heavy, \$8.10@8.50; rough, \$8.10@
8.25; pigs, \$6.40@8.60. Sheep—Native,
\$5.90@7.15; yearlings, \$6.40@7.35;
lambs, \$6.50@8.75.

Minneapolis Grain.

Minneapolis, April 30.—Wheat—May,
89¢

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Practice Limited to
Eye, Ear, Nose, and Throat
GLASSES FITTED CORRECTLY
Office Iron Exchange Building

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LAWYER
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THE BRAINERD DAILY DISPATCH
By Ingersoll & Wieland
SUBSCRIPTION RATES
One Month—Forty Cents
One Year, strictly in advance, Four Dollars
Office in Dispatch Building on 6th St.
Entered at the post office at Brainerd,
Minn., as second class matter

WEDNESDAY, APRIL 30, 1913.

THE WEATHER
Temperature record taken at Gull
lake dam, by caretaker, Arthur L.
Lampol.
April 29, maximum 75, minimum
36.

LOCAL NEWS NOTES

Minnows for sale by J. W. Stearns,
116 4th Ave. 2781c
O. J. Engen is on the sick list.
J. E. Shannon, of Frazee, was in
the city yesterday.

All Brainerd smokes "Goodhead"
—Advt. 2781c

Louis Knudsen went to Minneapo-
lis on the afternoon train.

M. B. Cullen, of Duluth, is in the
city on real estate matters.

For ice cream phone Turner Bros.
—Advt. 247

Mr. and Mrs. W. H. Cloud, of Pe-
quot, were Brainerd visitors Tuesday.

Mr. and Mrs. Frank Swanson, of
Pillager, visited Brainerd yesterday.

Awnings put up by D. M. Clark
& Co.—Advt. 241-1f

Wilson Bradley, of Deerwood, is in
Brainerd attending to business mat-
ters.

Dr. G. M. Sewall, of Crosby, was in
the city on professional business
today.

For SPRING WATER Phone 269R.
—Advt. 2441f

Robert E. Snell, the Pine River
real estate agent, was in Brainerd
today.

Mrs. E. L. Hermance, of Mankato,
is visiting Mr. and Mrs. R. R. Liv-
ingston.

Store your stoves and household
goods with D. M. Clark & Co.—Advt.

Mrs. F. W. Wieland returned last
night from a week's visit with rela-
tives in St. Paul.

Mr. and Mrs. A. Finney went to
Tacoma, Wash., Monday evening to
visit their daughters.

Get a 25c safety razor at Clark's
before they are all gone. The best
out.—Advt. 2661f

The old bridge at the east end of

Muresco Sanitary Wall finish is
sold only by D. M. Clark & Co.—
Advt. 2491f

The concert planned for Thursday
evening at the library hall can not
be given on account of the illness of
Mrs. Prescott. The money for tick-
ets that have been sold will be re-
funded.

Farm loans for farms by a farmer,
R. R. Livingston, Telephone 414-3.
—Advt. 173d-1wtf

Charles Barry went to Kellher to-
day where he will work at construct-
ing a new telephone line for the
Crookston Lumber Co. Mr. Barry
has been visiting his parents, Mr.
and Mrs. John Barry, for the past
week.

In the end you will come to Hindi-
po Tablets. Why not take them at
first. They cure all kidney ailments.
Sold at Johnson's pharmacy.—Advt.
273

A concert will be given by the
choir of the Norwegian-Danish Luth-
eran church May 1st at 8:15 P. M.
at the church. Local talent will
assist. Christian Jensen, violinist,
accompanied by Miss Glass will ren-
der a number of selections. The ad-
mission will be 25c and 15c.

Mrs. F. W. Lyon left for Chicago on
an early train Tuesday, being called
by a telegram notifying her of the
illness of her mother, Mrs. Thompson.
The latter has been suffering from
pneumonia and because of her ad-
vanced age, 79 years, her condition
is serious.—Little Falls Transcript.

There is no case on record of a
cough, cold or lagrippe developing
into bronchitis, pneumonia or con-
sumption after Foleys Honey and Tar
Compound has been taken. The
genuine is in a yellow package. Re-
fuse substitutes. H. P. Dunn, drug-
gist.—Advt. mwf

TO CURE A COLD IN ONE DAY
Take LAXATIVE BROMO Quine Tab-
lets. Druggists refund money if it fails
to cure. E. W. GROVES' signature is
on each box. 25c.

Legic.
Tailor—Young Bilkins has sent us an
invite to his wedding. Shall we send
him a present?
Partner—Certainly not! That poor
chap can't buy any more clothes now.
—Chicago News.

Heed the Cough that Hangs On
The seeds of consumption may be
the cause, and a cough that hangs on
weakens the system. Foleys Honey
and Tar Compound checks the cough,
inflamed membranes and
strengthens the lungs. E. D. Rous-
tree, Stillmore, Ga., says: "Lagrippe
left me a deep seated, hacking, pain-
ful cough which Foleys Honey and
Tar completely cured." H. P. Dunn,
druggist.—Advt. mwf

**PUT YOUR MONEY IN
THE BANK AND BE
READY FOR A GOOD
BUSINESS CHANCE**

**IT IS SAFE IN OUR BANK FROM FIRE
OR BURGLARS OR YOUR OWN FOOLISH
EXTRAVAGANCE**

The poorest excuse anybody makes is: "Never had
a chance." Every new day is a new chance until that
curfew of your life rings out "TOO LATE." If you are
young and strong, nothing can make you a failure but
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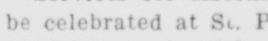
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Many bankers at the convention
enjoyed the hospitality of Brainerd
citizens and were given automobile
trips to the Barrows mine and other
points of interest near and in Brainerd.

Only a few of those 25c safety
razors left at D. M. Clark & Co.—
Adv. 266tf
Geo. F. Foster, of Minneapolis, is
in the city demonstrating a kerosene
oil burner for heating cook stoves,
rangers, etc. The demonstrations
are being made at W. E. Lively's
store.

The Ladies' Aid society of the
Swedish Baptist church met last Fri-
day at the home of Mrs. Gust Erick-
son. The meeting was well attend-
ed and a pleasant time was enjoyed
by all.

Muresco Sanitary Wall finish is
sold only by D. M. Clark & Co.—
Adv. 249tf
The concert planned for Thursday
evening at the library hall can not
be given on account of the illness of
Mrs. Prescott. The money for tick-
ets that have been sold will be re-
funded.

Farm loans for farms by a farmer,
R. R. Livingston, Telephone 414-3.
—Adv. 173d-1wtf
Charles Barry went to Kelliber to-
day where he will work at construct-
ing a new telephone line for the
Crookston Lumber Co. Mr. Barry
has been visiting his parents, Mr.
and Mrs. John Barry, for the past
week.

In the end you will come to Hindi-
po Tablets. Why not take them at
first. They cure all kidney ailments.
Sold at Johnson's pharmacy.—Adv. 273

A concert will be given by the
choir of the Norwegian-Danish Luth-
eran church May 1st at 8:15 P. M.
at the church. Local talent will
assist. Christian Jensen, violinist,
accompanied by Miss Glass will ren-
der a number of selections. The ad-
mission will be 25c and 15c.

Mrs. F. W. Lyon left for Chicago on
an early train Tuesday, being called
by a telegram notifying her of the
illness of her mother, Mrs. Thompson.
The latter has been suffering from
pneumonia and because of her ad-
vanced age, 79 years, her condition
is serious.—Little Falls Transcript.

There is no case on record of a
cough, cold or lagrippe developing
into bronchitis, pneumonia or con-
sumption after Foleys Honey and Tar
Compound has been taken. The
genuine is in a yellow package. Re-
fuse substitutes. H. P. Dunn, drug-
gist.—Adv. mwf



Dressing Sack 190—50 cents
Boudoir Cap 191—25 cents

These two articles are stamped on
ROYAL SOCIETY LINEN FINISH-
LAWN. In Rosebud Design for Sol-
id and Loop Stitch Embroidery. ROY-
AL SOCIETY EMBROIDERY FLOSS
to COMPLETE the embroidery and
diagram showing arrangements of
stitches and colors. Outlines for cut-
ting Sack are stamped on material.
The Boudoir Cap is entirely made re-
quiring only the embroidery to com-
plete it.

The New Royal Society Packages are Here

See all the Pretty New Things

Handsome lingerie blouse outfits. Price each, complete.... 50c
Stamped underwear on Royal Society chalk finish Nainsook
of superior quality in Princess slips..... 85c
Kimono night gowns..... 75c
Three-piece corset cover..... 25c
Made up combination corset cover and circular drawers
complete only..... \$1.00

New library sets, boudoir or bed room sets, white linen
scarfs and centers, new baby sets.

Where You Find The Pretty Things

Murphy's
THE STORE OF QUALITY



Infant's Long Dress 184—50c

Stamped on ROYAL SOCIETY
LINEN FINISH LAWN for
French Embroidery. ROYAL
SOCIETY EMBROIDERY
FLOSS to COMPLETE the em-
broidery. Outlines for cutting
are stamped on material.

RESOLUTIONS OF CONVENTION

Thanking Citizens and Banking Fra-
ternity for Their Hospitality
and Courtesy

A TRIBUTE TO JUDGE HOLLAND

Committee Instructed to Work To-
wards Establishing Just and
Equitable Interest Rate

The resolutions as adopted by the
Sixth District group of Minnesota
State Bankers association are here-
with presented in full:

"Resolved, that the sixth district
of bankers of Minnesota extend their
appreciation and thanks to the bank-
ing fraternity and citizens of Brainerd
for their courteous and generous
hospitality, thereby affording us one
of the best meetings ever held in this
district.

Resolved further, That the conven-
tion extend to each and all of the
speakers their hearty thanks for the
very interesting and instructive hand-
ling of the subjects assigned them
which added so much to the success
of the gathering.

"And Whereas, A request was re-
ceived from the president and secre-
tary of the American Bankers asso-
ciation asking us to aid in the uni-
versal use of transit numbers on all
checks and drafts.

Therefore, Be it resolved that the
members of the Sixth District group
adopt this transit number system and
provide themselves with checks and
drafts in accord therewith as soon as
possible.

"And Whereas, The matter of in-
terest rates was discussed and a com-
mittee of three appointed to confer
with other group committees,

Therefore, Be it resolved, that the
convention instruct this committee to
use its best efforts to bring about a
just and equitable rate of interest be-
tween the bank and its customers.

"And Whereas, We view with alarm
the rapidly increasing number of
banks and the severe competition
caused thereby,

Therefore, Be it resolved that this
convention deplore the act of the
state legislature in not passing the
charter commission bill at the last
session of the legislature and we urge
our legislative committee to continue
their work for the passage of a char-
ter commission bill.

"And Whereas, Judge G. W. Hol-
land of Brainerd, a prominent mem-
ber of the banking fraternity was
called to his reward on April 23,
1913,

Therefore, Be it resolved that this
association acknowledges his untiring
efforts to promote safe and sound
banking principles and his unflinching
interest in the community life and
we regret that we have thus been de-
prived of his usefulness.

"Resolved, That this convention
commends the work of the secretary
and the protective department of the
state association and fully appreciate
the benefits derived therefrom.

H. N. Harding, Cass Lake
C. L. Atwood, St. Cloud
Guy G. Hastings, Wadena.

Notice

I have sold out my repair depart-
ment to And. Buskala, the man who
has been working for me the past six
months, which he has moved to the
next corner in the same block, 1201
E. Oak St.
Adv. 280t3p J. STENBERG.

Rode 75,000 Miles on One Bike.
William F. Kingsland, a Tarrytown
(N. Y.) letter carrier, completed re-
cently his fifteenth year in service. Kings-
land has used one bicycle on his route
for twelve years and in that time has
traveled 75,000 miles, or a distance
three times around the earth.

A Card

This is to certify that all drug-
gists are authorized to refund your
money if Foley's Honey and Tar Com-
pound fails to cure your cough or cold.
John Bernet, Tell, Wis., states: "I
used Foley's Honey and Tar Com-
pound for five years, and it always
cures a cough or cold." Refuse sub-
stitutes. H. P. Dunn, druggist.—
Adv. mwf

Tomorrow is Assessment Day

Tomorrow is assessment day and a
good many transient concerns have
been awfully busy in April getting
their goods placed around town on
fake sales and shipping them out of
town when they could not be hid in
that way. I see a good many goods
going to the depot today that would
not be consigned to the railroad com-
pany today but for the fact that to-
morrow is assessment day. None of
these concerns have been paying any
taxes and if they get the property out
of town today it cannot be assessed
tomorrow.

We have a law on the statute books
requiring a license for transient mer-
chants, but so far as I know there
has been no effort made to compel
them to take out a license and none
of them so far as I know have volun-
tarily applied for license.

This practice is certainly a great
imposition on our resident merchants
and dealers. They will be assessed
tomorrow and every bit of property
in sight will be assessed and they
will have to pay taxes on their heavy
stocks of goods which they are car-
rying to accommodate their home
trade and better protection ought to
be given. The transient dealer hires
a vacant store for a few weeks and
under-sells other because he is able
to dodge taxes and other legitimate
expenses that the resident merchant
has to pay. The transient dealer al-
so can get inferior goods on the mar-
ket and he is out of the country before
the deception is discovered and he is
always out by the 1st of May, al-
though sometimes there is another
dodge worked. The goods are as-
sessed but when the authorities come
to collect the taxes a change of own-
ership has taken place since the as-
sessment was made and the new own-
er refuses to pay the other fellow's
taxes.

The tax dodger is the meanest kind
of a crook and there never has been
sufficient effort made here to bring
him to time or to protect the legiti-
mate dealer from his unlawful com-
petition.

JAY HENRY LONG.

You Will Like

Prices and terms on homes offered by
Nettleton.—Adv. 278tf-wtf

ROGER LAKE BRIEFS

There will be a masquerade dance
in the Mud Brook hall May 17th.
Everyone come as a good time is ex-
pected.

Mrs. Fred Stucke visited with Mrs.
Wm. Moritz Thursday afternoon.

The dance given at the Akerman
home was attended by a large and
lively crowd.

Miss Lydia Stucke spent Sunday
at the Curran home at Ross Lake.

Several of the Roger Lake young
people attended the dance at Ross
Lake Saturday evening. They all
reported a good time.

Mr. William Stratmeyer of Ross
Lake, spent Sunday night at the
Stucke home.

Mrs. Wm. Moritz and son Willie
called on Mr. and Mrs. F. Richter
Thursday evening.

Mrs. F. Richter spent Sunday af-
ternoon with the Stucke family.

Miss Edith Caird visited with the



GO TO THOSE BUILDERS

we have used our cement, and you
will meet with every mark of ap-
proval.

YOU WILL FIND

this material is a remarkable
contribution to the builder's art.
Stability accuracy, methodic hand-
ling and durability are the first cre-
ditable features that will strike your
attention.

HITCH FUEL & CEMENT CO.

OFFICERS ELECTED BY THE BANKERS

J. K. Martin, of Little Falls, Heads
the Sixth District Group
Association

CASS LAKE GETS NEXT MEETING

George D. LaBar Recommended as
Vice-President of the State
Association

The sixth district group of the Minnesota State Bankers association held its tenth annual meeting in Brainerd Tuesday and it proved to be one of the largest and most profitable conventions ever held. The officers elected were:

President—J. K. Martin, of Little Falls.

Vice President—George E. Hanscom, of St. Cloud.

Secretary-Treasurer—Guy G. Hastings, of Wadena.

Other Members of the Executive Committee—O. A. Hetzman, of Swanville, and R. W. Wedgewood, of Cuyuna.

Recommended for vice president of the Minnesota State Bankers Association—George D. LaBar of Brainerd.

President E. H. Sherwin, of Monticello, appointed as committee on resolutions, H. N. Harding of Cass Lake, C. L. Atwood of St. Cloud and Guy G. Hastings of Wadena.

Committee on Nominations—A. H. Turritin of Sauk Rapids, M. T. Dunn of Brainerd, and J. Wetzel of Little Falls.

Cass Lake was selected as the next meeting place, the convention to be held between the 15th and the 20th of May.

The afternoon session was opened by prayer by Rev. G. P. Sheridan, pastor of the First Congregational church. Hon. H. P. Dunn, mayor of Brainerd, delivered his address as given in Tuesday's Dispatch.

In his response President E. H. Sherwin, of Monticello, thanked Mayor Dunn for his welcome and hearty good will and referred to the convention held in Brainerd five years ago. He called attention to the remarkable development shown by Brainerd and Crow Wing county in that period and said it was one of the richest districts in the state. The sixth district possessed timber, iron, granite, water power and a rich soil. It was bound to be the most populous and the richest district in the state. Great opportunities for investment existed in Brainerd and in the district. His remarks were heartily applauded.

Secretary-Treasurer Charles F. Knapp of Big Lake, read his report and referred therein to last year's meeting at Little Falls. Four new banks had been started in the district. The membership was increasing. Being treasurer too, he gave an accounting in that direction and said he had received nothing from his predecessor, had gotten nothing during his incumbency and had nothing to turn over to his successor, which clear and succinct statement was greeted with a lot of laughter and applause and the report solemnly accepted and placed on file.

President Sherwin appointed the committees mentioned.

At three o'clock J. H. Worst, L. L. D., president of the North Dakota Agricultural college, of Fargo, N. D., delivered his address on "The Banker and the Farmer." It was an eloquent exposition of their relations and speakers following him referred to many of the lines of thought that he had advanced.

The address on "Bank Taxation" was not delivered as J. W. Wheeler, president of the Capital Trust Co., of St. Paul, was not present.

Following the address of Hon. Kelsey S. Chase, superintendent of banks

on "Interest Paid by Banks" there was a discussion led by W. W. Smith, cashier of the First National bank of St. Cloud.

Mr. Smith said that the bank that pays exorbitant rates of interest is suspected to be in need of funds. Accounts bought by giving a high rate of interest were poor investments. The customer secured was a transient. When you needed a friend, he would be the first to draw out.

C. P. DeLaitre, of Aitkin, evoked much interest by his witty address. He said he was allowed to masquerade as a president of a bank. He urged that a bankers association should be known by its works and that no better plan could be adopted than to follow some of the principles outlined by President Worst in his address. He pleaded for better banking facilities for the farmer and referred to the foreign money lender of New Hampshire and other eastern states who wanted six per cent, his agent at Chicago 1½ per cent and his local representative 1½ per cent, and the farmer paid it all when he borrowed.

A. H. Turritin, of Sauk Rapids, gave some instances of banking experiences.

J. B. Galarneau, of Aitkin, former superintendent of banks, made some remarks.

J. K. Martin, of Little Falls, spoke. Elmer E. Adams, of Fergus Falls, gave an eloquent extemporaneous address and was listened to with marked attention. He was glad that the matter of interest paid by banks had been taken up by Kelsey S. Chase.

G. A. Will, attorney of Minneapolis, Minnesota Automobile association spoke on "Good Roads." He said that competition first consisted in cutting the other fellow's throat and killing him off, but this had been succeeded by the spirit of cooperation wherein that which helped one, helped all. Good roads benefited the abutting land and increased its value. He advanced the idea of using prison labor like many western states did for road building.

G. H. Richards, secretary of the Minnesota Bankers association, was the next speaker. He paid a tribute to the courtesy of George D. LaBar. The state association now numbered 1,000 bankers. He reported on the work of the detective department and said there had not been much in the way of burglaries to report. Since October 26, 1911, not a single bank burglary had been committed in Minnesota. Before that there were 16 in a year representing a money loss of \$23,000. He referred to the various legislative matters taken up. He called attention to the state convention at Duluth July 10 and 11 and mentioned the U. S. secretary of agriculture as one of the speakers. Congressman Hammond would also deliver an address. The committee on restricting the groups thought it should be on other lines than congressional ones. Some attention should be paid to railway facilities. Mr. Richards urged the adoption of transit numbers and said the system was in use by the United States government, many large corporations including railways.

George D. LaBar mentioned the plans for the evenings entertainment.

A business session was held at convention hall, and many of those present were called on for short addresses. This included all the newly elected officers.

R. E. McGregor, assistant cashier of the Northwestern National bank of Minneapolis, told a story of banking experiences and related also the

(Continued on page four)

PROBLEM TO BE SOLVED BY BANKS

Hon. Kelsey S. Chase, Supt. of Banks,
Spoke of High Interest Paid
by Some Banks

ADVOCATED THE ZONE SYSTEM

Wherein Interest Rates Were Limited—
Could Not Recommend Any
Bank Paying Over 5 Per Cent

An address which offered much food for thought at the meeting of the sixth district group of Minnesota bankers was the address, "Interest Paid by Banks," delivered by Hon. Kelsey S. Chase, of St. Paul, the superintendent of banks. A special committee was appointed by President E. H. Sherwin to consider the suggestion advanced by Mr. Chase. Mr. Chase said:

"The question might very properly be asked why is the banking department interesting itself in the rate of interest paid on certificates of deposit. It affects neither the superintendent of banks nor any of the bank examiners.

These public officers have certain power and authority conferred upon them by law, but the regulation of the rate of interest on certificates of deposit is not one of them.

Why is the superintendent of banks then introducing himself into a proposition in which the banks are primarily interested?

For two reasons:

First, because the rates now paid by banks in some localities are in his opinion greater than safe and conservative banking would justify and ill advised competition is rapidly forcing an increased rate in all parts of the state.

Second, because it seems necessary that someone who is not personally interested or affected and yet someone who is known to most of the bankers, take the initiative in inaugurating a movement to gradually bring about a reduction of the rate paid on certificates in those sections where more is paid for deposits than can possibly be earned from the highest class of investments and still leave a reasonable amount for the stockholders.

There will naturally be a wide divergence of opinion as to what rate is the rate that a bank may pay and still be in position to accept only the best securities.

We will, I believe, all admit that banks located in certain sections of the state can afford to pay a greater rate of interest than those in other sections, and it is quite possible that banks operating under certain conditions can afford to pay a greater rate than other banks in the same locality operating under less favorable conditions.

It is perfectly evident then that the bank operating in a locality which is favorable to high rates or the bank operating under conditions which are more favorable than those under which its competitor is operating may compel and drive others to pay rates greater than they can afford to pay.

The business of every bank in this state, be it operating under a state or national charter, is linked to a certain extent with the success or failure of every other bank. This is not true of any other kind of business.

A mercantile establishment may fail and no one is affected beyond the concern itself and its creditors.

A factory may close its doors and men may lose their employment, the stockholders their investment, but other factories are not affected and other manufacturers in the same town may not be even embarrassed.

Let a bank close its doors even temporarily and the news travels like a forest fire, and I venture to say that there is not a cashier of a bank in the state who will not have his attention called to the unfortunate incident by some of his customers.

I say these things to bring home to you that there is a community of interest among all bankers.

You cannot close your eyes to the banking conditions a hundred miles from you and truthfully say those conditions do not affect you.

A growing unhealthy condition existing in any portion of this state today may be an inimical and present danger to our business tomorrow.

There has, for the past ten or fifteen years been a gradual increase in the rate of interest paid on certificates of deposit and during the same period there has been a marked decrease in the rate of loans. In other words, the bankers are paying more for deposits and receiving less for the same money than they did ten years ago.

It is not my purpose to argue the proposition with the banker who might contend that in his own business these conditions do not exist, or dispute any statement that owing to peculiar conditions there are some banks which can afford to pay a high rate.

I am speaking of average conditions and contend that any bank working under more favorable conditions than the average should adjust their rates of interest on certificates of deposit so that the average bank could operate safely and confine their investments to the highest class of securities.

The argument is often advanced by bankers who are paying five per cent and more on their certificates, that they cannot afford to lower their rate for the reason that some of their depositors would convert their certificates into real estate mortgages. In

other words, they are competing for investment funds. They are encouraging the people in their localities to use the bank's certificates as permanent investments. That kind of business is not banking. A bank is a place to deposit funds temporarily and a banker should endeavor to find a good mortgage or other gilt edge security for every customer who is looking for some permanent or long time investments.

The banker who offers his certificate in lieu of a farm mortgage is outside the realm of banking; he is in some other kind of business.

A great many of the better managed banks refuse to pay any interest on deposits, contending that the service rendered by the bank in safely handling the funds is worth the use of the money while on deposit.

Modern bankers as a rule have permitted competition to persuade them to pay interest on deposits left a certain period of time.

We must, however, be careful that they do not permit competition to persuade them to pay an inordinate amount of interest.

A few weeks ago I addressed a letter to each state and national bank in Minnesota asking a number of different questions and received in reply six hundred answers. From the character and tone of the replies I discovered that over eighty-two per cent are desirous of doing something, if possible, to not only check the present tendency of the banks in their desire for business to pay greater rates of interest for deposits, but to inaugurate, if possible, a movement for the reduction of the rate where it was higher than conservative and safe banking would warrant.

In considering the practicability of accomplishing something along this line the competition of the banks in this state must not only be considered, but also that of the banks located along the line in adjoining states.

If the banking business of this state was not affected by this kind of competition the solution of the problem would be much simpler.

Your attention is called to the map which has been colored to show those sections in the state which pay different rates on certificates of deposit.

Records for a number of years back show that the territory where three per cent was paid is rapidly being turned into a four per cent territory and the localities where a few years ago the banks paid four per cent have changed and they are now paying four per cent for six months and five per cent for a year, or five per cent straight. And the map will show you that some banking institutions have even gone into the six per cent class.

This paying a higher and higher rates by banks works a great deal like a contagious disease and if one bank in a community raises the rates it takes an incredibly short time for the rest of the banks to become infected. To show how this is brought about I will read a few extracts from letters of bankers in this state on the subject:

"I started to pay four per cent for twelve months certificates, but my neighbors immediately raised the rate to five per cent, and I, of course, was compelled to do the same."

Another writes as follows:

"We find it impossible to reduce the rate of interest paid on time certificates as long as banks in towns located near us continue to offer five per cent on deposits for six months. This condition has existed in this locality for the past six or seven years and about ten years ago our rate was three per cent for six months and four per cent for twelve months, but we found it absolutely impossible to secure deposits against the competition which was offering from one to two per cent more."

Another writes as follows:

"Up to three and one-half years ago all banks in this section of the state were paying only four per cent on deposits, and had been for years. True to the usual experience where a new bank is forced upon a territory where there isn't room for it, the advent of our competitor here at once brought bids of five per cent on deposits and cuts on rates for loans. We resisted coming to the five per cent rate as long as we thought we ought to let business get away from us in that way and finally followed suit."

"The banks in the neighboring towns are feeling the effect of the five per cent rate and it is evident to me that it will be a question of only a very short time when those towns will be forced into paying five per cent also. Just within the last two weeks the new bank here took time deposits aggregating seven hundred dollars from one of the banks in a neighboring town by hunting up the depositors and offering five per cent whereas before they were only getting four per cent. Just a few such cases in a neighborhood soon spread the news and shortly you have every depositor clamoring for the higher rate."

Another bank writes:

"In our neighborhood all of the banks west of us are openly bidding five per cent on time deposits. In consequence thereof there is at least \$50,000 of deposits belonging to our territory that is deposited in the five per cent banks west of here, and every day we are asked to pay five per cent, or deposits will be made in other towns where they can get that rate."

Another writes as follows:

"We paid three per cent on time certificates for about five years after practically all the other banks in this vicinity had raised to four per cent and on August 17th, 1911, we raised to four per cent. Five days later a

(Continued on page 4)

A Knee Length

Athena Union Suit

Specially Designed for Summer Comfort

Here is a practical knit undergarment that should appeal to every woman. It is close-fitting, yet cool and comfortable. It gives a smooth fit at the knees—no bunching of cloth under supporters. Properly made and right-fitting underwear for summer is becoming more popular with women. Saves ironing and starching. Is more comfortable to wear than starched garments.

Athena knit underwear is cool, sheer, daintily trimmed and perfectly shaped. All Athena Union Suits and separate drawers are made with the pattered Athena seat, gives extra room where most needed and yet does away with unnecessary cloth over hips and under corsets.

Ask for Athena Shape No. 52

"MICHAEL'S"

W. B. Corsets



No part of a woman's dress is more important than her corset. What matters the fineness of her gown, the prettiness of its colors, the sweep of its soft folds, if it be not a good fit?

And how can it be good fit unless its wearer has the right kind of corset, and that corset properly adjusted to her figure?

Of corsets there's none better than W. B. Nuform; grace; slim length, willow suppleness, shapeholding and comfort! W. B. Nuform has all these.

We've made our Corset Section a mecca for woman who care for their figures. We have the service—the right service. We're daily fitting women who tell us they've never before had just the needed touch in the adapting and putting on of their corset.

Our fitters have not only the theory, but the practical experience to render them absolutely dependable corsetiers.

PRICE ONE DOLLAR UP

"MICHAEL'S"

ATTENTION BALL PLAYERS

Practice at the Koering Ball Grounds
Tonight and all Players
Should Attend

Ball players of the city team are called out for practice tonight at the Koering grounds and every man should aim to be present. The field is in fine shape. After the game business of importance is to be brought up for consideration.

Scherman-Huhn

The Sunday Pioneer Press, of St. Paul, under date of April 20th, gives the following account of the wedding of Mr. Frank G. Scherman and Miss Helen Marguerite Huhn, invitations to which were received by Brainerd friends and relatives of the young couple:

"The wedding of Miss Helen Huhn, daughter of Mr. and Mrs. August Huhn, 738 Reaney street, and Frank G. Scherman took place Wednesday morning at 9:30 o'clock at the church of the Sacred Heart, Rev. Father Valerius Nelles officiating at a nuptial high mass. During the ceremony Miss Lorraine Durning sang an Ave Maria. Miss Clara Huhn, sister of the bride, was maid of honor and Winter Lewis was Mr. Scherman's attendant. Percy Ettery also attended the groom. Frank Sullivan and Clark Carney, of Jamestown, N. D., were ushers. Miss Teresa Klein was bridesmaid. She was gown in pale green satin trimmed in shadow lace and carried an arm bouquet of pink Killarney roses. The maid of honor was attired in pink satin veiled in chiffon, carrying an arm bouquet of pink roses. Little Helen Kimerel, a niece of the bride was flower girl. She wore a dainty dress of white embroidery and carried a Dutch bouquet of roses and marguerites. The bride, who was given in marriage by her father, wore a gown of white charmeuse trimmed with rose point lace and pearls. She carried a shower bouquet of bride's roses and valley lilies. Following the ceremony there was a wedding breakfast followed by a reception after which Mr. and Mrs. Scherman left for the East. They will be at home after May 15th at Jamestown, N. D."

Mr. Scherman is well known here and is a son of express messenger Frank Scherman who for a great many years lived with his family on the South side.

The Dispatch joins their many friends in wishing them unmeasured happiness and prosperity.

Recommended for a Good Reason

C. H. Grant, 230 Waverly St., Peoria, Ill., says: "Backache and congested kidneys made me suffer intense pains. Was always tired and floating specks bothered me. Took Foley Kidney Pills and saw big improvement after third day. I kept on until entirely freed of all trouble and suffering. That's why I recommend Foley Kidney Pills. They cured me." H. P. Dunn, druggist.—Adv't

Wright's Confectionery

Thos. Van Lear Cigar

This cigar is Union Made in Minneapolis under the name and permission of Mr. Van Lear.

The only place in the city you can buy it for a nickle is

"WRIGHTS"

613 Laurel

Citizens State Bank Block

At The GRAND

The Most Popular Place of Amusement in the City

A Three Reel Feature

Entitled

"The Star of Bethlehem"

A Tanhouser subject

"THEN I'LL STOP LOVING YOU"

By Brainerd's Favorite, BILLY VERNON

"The Grand Trio"

Messrs. McCarthy, Vernon and Mraz

ADMISSION FIVE AND TEN CENTS

MILLE LACS STAGE

Wm. HANSON, Prop.

Leaves City from Antler's Hotel

Tuesdays, Thursdays, and Saturday

Mornings at 8 o'clock 2271m

CLOVER LEAF DAIRY

H. T. BALDWIN, Prop.

Only Jersey Cows in Herd

Tuberculin Tested

Delivered to any part of the City.

Phone 217-J

Kodaks and Supplies

Any time you wish to inspect the largest line of Kodaks and Supplies ever shown in Brainerd. Call on Skaugs's Drug Co.

WE GIVE THE S. & M. STAMPS

Skaugs's Drug Co.

713 Laurel Street, Brainerd, Minn.

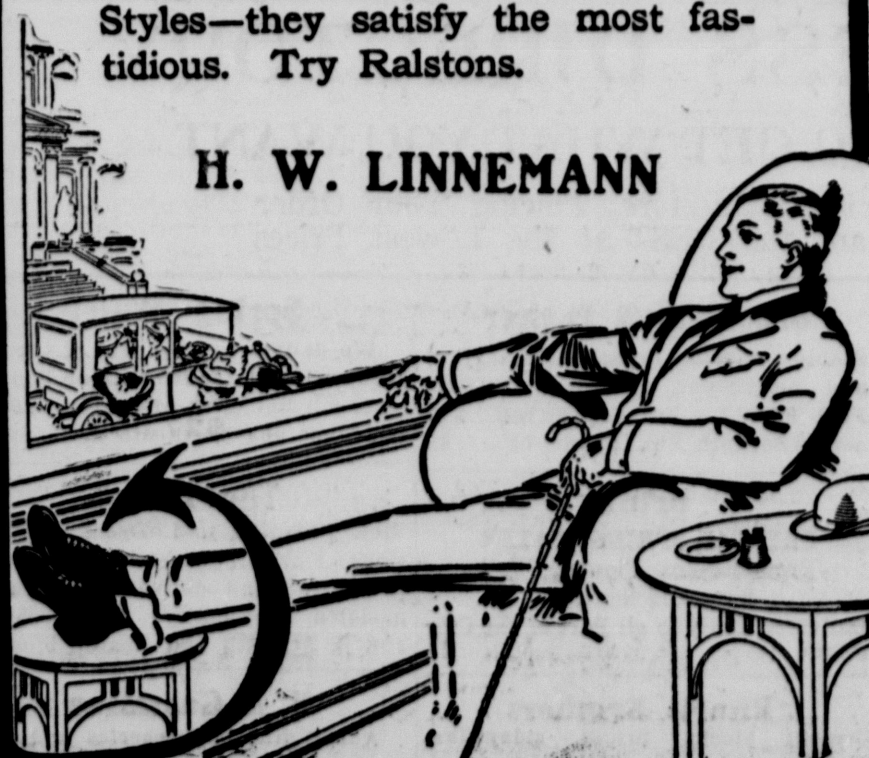
Ralston

Shoes for Men \$4.00 to \$6.00

In every pair of Ralstons you'll find long months of solid comfort.

Admittedly style leaders—in fact, everywhere accepted as Authority Styles—they satisfy the most fastidious. Try Ralstons.

H. W. LINNEMANN



OFFICERS ELECTED BY THE BANKERS

J. K. Martin, of Little Falls, Heads
the Sixth District Group
Association

CASS LAKE GETS NEXT MEETING

George D. LaBar Recommended as
Vice-President of the State
Association

The sixth district group of the Minnesota State Bankers association held its tenth annual meeting in Brainerd Tuesday and it proved to be one of the largest and most profitable conventions ever held. The officers elected were:

President—J. K. Martin, of Little Falls.

Vice President—George E. Hanson, of St. Cloud.

Secretary-Treasurer—Guy G. Hastings, of Wadena.

Other Members of the Executive Committee—O. A. Hetzman, of Swanville, and R. W. Wedgewood, of Cuyuna.

Recommended for vice president of the Minnesota State Bankers Association—George D. LaBar of Brainerd.

President E. H. Sherwin, of Monticello, appointed as committee on resolutions, H. N. Harding of Cass Lake, C. L. Atwood of St. Cloud and Guy G. Hastings of Wadena.

Committee on Nominations—A. H. Turritin of Sauk Rapids, M. T. Dunn of Brainerd, and J. Wetzel of Little Falls.

Cass Lake was selected as the next meeting place, the convention to be held between the 15th and the 20th of May.

The afternoon session was opened by prayer by Rev. G. P. Sheridan, pastor of the First Congregational church. Hon. H. P. Dunn, mayor of Brainerd, delivered his address as given in Tuesday's Dispatch.

In his response President E. H. Sherwin, of Monticello, thanked Mayor Dunn for his welcome and hearty good will and referred to the convention held in Brainerd five years ago. He called attention to the remarkable development shown by Brainerd and Crow Wing county in that period and said it was one of the richest districts in the state. The sixth district possessed timber, iron, granite, water power and a rich soil. It was bound to be the most populous and the richest district in the state. Great opportunities for investment existed in Brainerd and in the district. His remarks were heartily applauded.

Secretary-Treasurer Charles F. Knapp of Big Lake, read his report and referred therein to last year's meeting at Little Falls. Four new banks had been started in the district. The membership was increasing. Being treasurer too, he gave an accounting in that direction and said he had received nothing from his predecessor, had gotten nothing during his incumbency and had nothing to turn over to his successor, which clear and succinct statement was greeted with a lot of laughter and applause and the report solemnly accepted and placed on file.

President Sherwin appointed the committees mentioned.

At three o'clock J. H. Worst, L. L. D., president of the North Dakota Agricultural college, of Fargo, N. D., delivered his address on "The Banker and the Farmer." It was an eloquent exposition of their relations and speakers following him referred to many of the lines of thought that he had advanced.

The address on "Bank Taxation" was not delivered as J. W. Wheeler, president of the Capital Trust Co., of St. Paul, was not present.

Following the address of Hon. Kelsey S. Chase, superintendent of banks

on "Interest Paid by Banks" there was a discussion led by W. W. Smith, cashier of the First National bank of St. Cloud.

Mr. Smith said that the bank that pays exorbitant rates of interest is suspected to be in need of funds. Accounts bought by giving a high rate of interest were poor investments. The customer secured was a transient. When you needed a friend, he would be the first to draw out.

C. P. DeLaitre, of Aitkin, evoked much interest by his witty address. He said he was allowed to masquerade as a president of a bank. He urged that a bankers association should be known by its works and that no better plan could be adopted than to follow some of the principles outlined by President Worst in his address. He pleaded for better banking facilities for the farmer and referred to the foreign money lender of New Hampshire and other eastern states who wanted six per cent, his agent at Chicago 1½ per cent and his local representative 1½ per cent, and the farmer paid it all when he borrowed.

A. H. Turritin, of Sauk Rapids, gave some instances of banking experiences.

J. B. Galerneault, of Aitkin, former superintendent of banks, made some remarks.

J. K. Martin, of Little Falls, spoke. Elmer E. Adams, of Fergus Falls, gave an eloquent extemporaneous address and was listened to with marked attention. He was glad that the matter of interest paid by banks had been taken up by Kelsey S. Chase.

G. A. Will, attorney of Minneapolis, Minnesota Automobile association spoke on "Good Roads." He said that competition first consisted in cutting the other fellow's throat and killing him off, but this had been succeeded by the spirit of cooperation wherein that which helped one, helped all. Good roads benefited the abutting land and increased its value. He advanced the idea of using prison labor like many western states did for road building.

G. H. Richards, secretary of the Minnesota Bankers association, was the next speaker. He paid a tribute to the courtesy of George D. LaBar. The state association now numbered 1,000 bankers. He reported on the work of the detective department and said there had not been much in the way of burglaries to report. Since October 26, 1911, not a single bank burglary had been committed in Minnesota. Before that there were 16 in a year representing a money loss of \$23,000. He referred to the various legislative matters taken up. He called attention to the state convention at Duluth July 10 and 11 and mentioned the U. S. secretary of agriculture as one of the speakers. Congressman Hammond would also deliver an address. The committee on redistricting the groups thought it should be on other lines than congressional ones. Some attention should be paid to railway facilities. Mr. Richards urged the adoption of transit numbers and said the system was in use by the United States government, many large corporations including railways.

George D. LaBar mentioned the plans for the evenings entertainment.

A business session was held at convention hall, and many of those present were called on for short addresses. This included all the newly elected officers.

R. E. McGregor, assistant cashier of the Northwestern National bank of Minneapolis, told a story of banking experiences and related also the

(Continued on page four)

PROBLEM TO BE SOLVED BY BANKS

Hon. Kelsey S. Chase, Supt. of Banks,
Spoke of High Interest Paid
by Some Banks

ADVOCATED THE ZONE SYSTEM

Wherein Interest Rates Were Limited—Could Not Recommend Any Bank Paying Over 5 Per Cent

An address which offered much food for thought at the meeting of the sixth district group of Minnesota bankers was the address, "Interest Paid by Banks," delivered by Hon. Kelsey S. Chase, of St. Paul, the superintendent of banks. A special committee was appointed by President E. H. Sherwin to consider the suggestion advanced by Mr. Chase. Mr. Chase said:

"The question might very properly be asked why is the banking department interesting itself in the rate of interest paid on certificates of deposit. It affects neither the superintendent of banks nor any of the bank examiners.

These public officers have certain power and authority conferred upon them by law, but the regulation of the rate of interest on certificates of deposit is not one of them.

Why is the superintendent of banks then introducing himself into a proposition in which the banks are primarily interested?

For two reasons: First, because the rates now paid by banks in some localities are in his opinion greater than safe and conservative banking would justify and ill advised competition is rapidly forcing an increased rate in all parts of the state.

Second, because it seems necessary that someone who is not personally interested or affected and yet someone who is known to most of the bankers, take the initiative in inaugurating a movement to gradually bring about a reduction of the rate paid on certificates in those sections where more is paid for deposits than can possibly be earned from the high class of investments and still leave a reasonable amount for the stockholders.

There will naturally be a wide divergence of opinion as to what rate is the rate that a bank may pay and still be in position to accept only the best securities.

We will, I believe, all admit that banks located in certain sections of the state can afford to pay a greater rate of interest than those in other sections, and it is quite possible that banks operating under certain conditions can afford to pay a greater rate than other banks in the same locality operating under less favorable conditions.

It is perfectly evident then that the bank operating in a locality which is favorable to high rates or the bank operating under conditions which are more favorable than those under which its competitor is operating may compel and drive others to pay rates greater than they can afford to pay.

The business of every bank in this state, be it operating under a state or national charter, is linked to a certain extent with the success or failure of every other bank. This is not true of any other kind of business.

A mercantile establishment may fail and no one is affected beyond the concern itself and its creditors.

A factory may close its doors and men may lose their employment, the stockholders their investment, but other factories are not affected and other manufacturers in the same town may not be even embarrassed.

Let a bank close its doors even temporarily and the news travels like a forest fire, and I venture to say that there is not a cashier of a bank in the state who will not have his attention called to the unfortunate incident by some of his customers.

I say these things to bring home to you that there is a community of interest among all bankers.

You cannot close your eyes to the banking conditions a hundred miles from you and truthfully say those conditions do not affect you.

A growing unhealthy condition existing in any portion of this state today may be an inimical and present danger to our business tomorrow.

There has, for the past ten or fifteen years been a gradual increase in the rate of interest paid on certificates of deposit and during the same period there has been a marked decrease in the rate of loans. In other words, the bankers are paying more for deposits and receiving less for the same money than they did ten years ago.

It is not my purpose to argue the proposition with the banker who might contend that in his own business these conditions do not exist, or dispute any statement that owing to peculiar conditions there are some banks which can afford to pay a high rate.

I am speaking of average conditions and contend that any bank working under more favorable conditions than the average should adjust their rates of interest on certificates of deposit so that the average bank could operate safely and confine their investments to the highest class of securities.

The argument is often advanced by bankers who are paying five per cent and more on their certificates, that they cannot afford to lower their rate for the reason that some of their depositors would convert their certificates into real estate mortgages. In

other words, they are competing for investment funds. They are encouraging the people in their localities to use the bank's certificates as permanent investments. That kind of business is not banking. A bank is a place to deposit funds temporarily and a banker should endeavor to find a good mortgage or other gilt edge security for every customer who is looking for some permanent or long time investments.

The banker who offers his certificate in lieu of a farm mortgage is outside the realm of banking; he is in some other kind of business.

A great many of the better managed banks refuse to pay any interest on deposits, contending that the service rendered by the bank in safely handling the funds is worth the use of the money while on deposit.

Modern bankers as a rule have permitted competition to persuade them to pay interest on deposits left a certain period of time.

We must, however, be careful that they do not permit competition to persuade them to pay an inordinate amount of interest.

A few weeks ago I addressed a letter to each state and national bank in Minnesota asking a number of different questions and received in reply six hundred answers. From the character and tone of the replies I discovered that over eighty-two per cent are desirous of doing something, if possible, to not only check the present tendency of the banks in their desire for business to pay greater rates of interest for deposits, but to inaugurate, if possible, a movement for the reduction of the rate where it was higher than conservative and safe banking would warrant.

In considering the practicability of accomplishing something along this line the competition of the banks in this state must not only be considered, but also that of the banks located along the line in adjoining states.

If the banking business of this state was not affected by this kind of competition the solution of the problem would be much simpler.

Your attention is called to the map which has been colored to show those sections in the state which pay different rates on certificates of deposit.

Records for a number of years back show that the territory where three per cent was paid is rapidly being turned into a four per cent territory and the localities where a few years ago the banks paid four per cent have changed and they are now paying four per cent for six months and five per cent for a year, or five per cent straight. And the map will show you that some banking institutions have even gone into the six per cent class.

This paying a higher and higher rates by banks works a great deal like a contagious disease and if one bank in a community raises the rates it takes an incredibly short time for the rest of the banks to become infected. To show how this is brought about I will read a few extracts from letters of bankers in this state on the subject:

"I started to pay four per cent for twelve months certificates, but my neighbors immediately raised the rate to five per cent, and I, of course, was compelled to do the same."

Another writes as follows:

"We find it impossible to reduce the rate of interest paid on time certificates as long as banks in towns located near us continue to offer five per cent on deposits for six months. This condition has existed in this locality for the past six or seven years and about ten years ago our rate was three per cent for six months and four per cent for twelve months, but we found it absolutely impossible to secure deposits against the competition which was offering from one to two per cent more."

Another writes as follows:

"Up to three and one-half years ago all banks in this section of the state were paying only four per cent on deposits, and had been for years. True to the usual experience where a new bank is forced upon a territory where there isn't room for it, the advent of our competitor here at once brought bids of five per cent on deposits and cuts on rates for loans. We resisted coming to the five per cent rate as long as we thought we ought to let business get away from us in that way and finally followed suit."

"The banks in the neighboring towns are feeling the effect of the five per cent rate and it is evident to me that it will be a question of only a very short time when those towns will be forced into paying five per cent also. Just within the last two weeks the new bank here took time deposits aggregating seven hundred dollars from one of the banks in a neighboring town by hunting up the depositors and offering five per cent whereas before they were only getting four per cent. Just a few such cases in a neighborhood soon spread the news and shortly you have every depositor clamoring for the higher rate."

Another bank writes:

"In our neighborhood all of the banks west of us are openly bidding five per cent on time deposits. In consequence thereof there is at least \$50,000 of deposits belonging to our territory that is deposited in the five per cent banks west of here, and every day we are asked to pay five per cent, or deposits will be made in other towns where they can get that rate."

Another writes as follows:

"We paid three per cent on time certificates for about five years after practically all the other banks in this vicinity had raised to four per cent and on August 17th, 1911, we raised to four per cent. Five days later a

(Continued on page 4)

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Here is a practical knit undergarment that should appeal to every woman. It is close-fitting, yet cool and comfortable. It gives a smooth fit at the knees—no bunching of cloth under supporters. Properly made and right-fitting underwear for summer is becoming more popular with women. Saves ironing and starching. Is more comfortable to wear than starched garments.

Athena knit underwear is cool, sheer, daintily trimmed and perfectly shaped. All Athena Union Suits and separate drawers are made with the patented Athena seat, gives extra room where most needed and yet does away with unnecessary cloth over hips and under corsets.

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No part of a woman's dress is more important than her corset.

What matters the fineness of her gown, the prettiness of its colors, the sweep of its soft folds, if it be not a good fit?

And how can it be good fit unless its wearer has the right kind of corset, and that corset properly adjusted to her figure?

Of corsets there's none better than W. B. Nuform; grace; slim length, willow suppleness, shapeholding and comfort! W. B. Nuform has all these.

We've made our Corset Section a mecca for woman who care for their figures. We have the service—the right service. We're daily fitting women who tell us they've never before had just the needed touch in the adapting and putting on of their corset.

Our fitters have not only the theory, but the practical experience to render them absolutely dependable corsetiers.

PRICE ONE DOLLAR UP

"MICHAEL'S"

ATTENTION BALL PLAYERS

Practice at the Koering Ball Grounds
Tonight and all Players
Should Attend

Ball players of the city team are called out for practice tonight at the Koering grounds and every man should aim to be present. The field is in fine shape. After the game business of importance is to be brought up for consideration.

Scherman-Huhn

The Sunday Pioneer Press, of St. Paul, under date of April 20th, gives the following account of the wedding of Mr. Frank G. Scherman and Miss Helen Marguerite Huhn, invitations to which were received by Brainerd friends and relatives of the young couple:

"The wedding of Miss Helen Huhn, daughter of Mr. and Mrs. August Huhn, 738 Reaney street, and Frank G. Scherman took place Wednesday morning at 9:30 o'clock at the church of the Sacred Heart, Rev. Father Valerius Nelles officiating at a nuptial high mass. During the ceremony Miss Lorraine Durning sang an Ave Maria. Miss Clara Huhn, sister of the bride, was maid of honor and Winter Lewis was Mr. Scherman's attendant. Percy Ettery also attended the groom. Frank Sullivan and Clark Carney, of Jamestown, N. D., were ushers. Miss Teresa Klein was bridesmaid. She was gowned in pale green satin trimmed in shadow lace and carried an arm bouquet of pink Killarney roses. The maid of honor was attired in pink satin veiled in chiffon, carrying an arm bouquet of pink roses. Little Helen Kimmerel, a niece of the bride was flower girl. She wore a dainty dress of white embroidery and carried a Dutch bouquet of roses and marguerites. The bride, who was given in marriage by her father, wore a gown of white charmeuse trimmed with rose point lace and pearls. She carried a shower bouquet of bride's roses and valley lilies. Following the ceremony there was a wedding breakfast followed by a reception after which Mr. and Mrs. Scherman left for the East. They will be at home after May 15th at Jamestown, N. D."

Mr. Scherman is well known here and is a son of express messenger Frank Scherman who for a great many years lived with his family on the South side.

The Dispatch joins their many friends in wishing them unmeasured happiness and prosperity.

Recommended for a Good Reason

C. H. Grant, 230 Waverly St., Peoria, Ill., says: "Backache and congested kidneys made me suffer intense pains. Was always tired and floating specks bothered me. Took Foley Kidney Pills and saw big improvement after third day. I kept on until entirely freed of all trouble and suffering. That's why I recommend Foley Kidney Pills. They cured me." H. P. Dunn, druggist—Adv't

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Thos. Van Lear Cigar

This cigar is Union Made in Minneapolis under the name and permission of Mr. Van Lear.

The only place in the city you can buy it for a nickle is

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613 Laurel

Citizens State Bank Block

At The GRAND

The Most Popular Place of Amusement in the City

A Three Reel Feature

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"THEN I'LL STOP LOVING YOU"

By Brainerd's Favorite, BILLY VERNON

"The Grand Trio"

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ADMISSION FIVE AND TEN CENTS

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Leaves City from Antler's Hotel
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Only Jersey Cows in Herd
Tuberculin Tested
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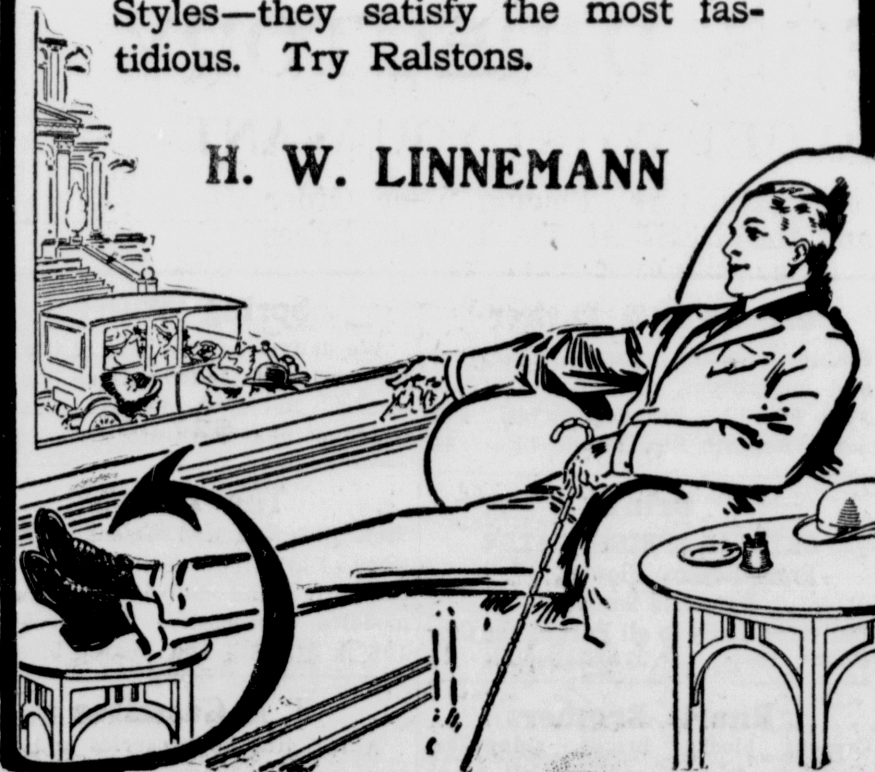
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In every pair of Ralstons you'll find long months of solid comfort.

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H. W. LINNEMANN



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 Made of canvas. Can be erected in few hours. Just the thing for the Summer Restorer, Camper, Fisherman, Hunter.

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 4 H. P. Single, belt\$200
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 Magneto on all Models


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We have a most complete line of pictures and frames. We do framing that satisfies. Come see us.

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The car you want at the price you ought to pay. Up-to-date and classy in appearance, perfect in construction and the easiest riding car you ever rode in—ample power for any load on any road.

There is not a single experiment in the entire car—it is built by people who know just what you need for an every day family car. Write today for specifications.

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Minneapolis, Minn.

OFFICERS ELECTED BY THE BANKERS

(Continued from page three)

account of the man who took in too much territory and bit the dust.

Ed. Zapp, cashier of the Zapp State bank of St. Cloud, said it was the first bankers meeting he had attended and that he was pleased with the program provided and complimented George D. LaBar and M. T. Dunn.

C. N. Atwood, of St. Cloud, had a sorrowful story of somebody stealing his speech.

Lawrence Wisnisky, of Foley, said he was no speaker and then proceeded to give a very good talk and said that any time Brainerd wanted the convention again he would vote for Brainerd first, last and all the time.

Rev. August Platche, president of the Royalton bank, suggested that each county take up the matter of interest paid by banks and said he favored the principles as laid down in Kelsey S. Chase's address. The meeting then adjourned and all went to the Ransford hotel, where the banquet was served at nine o'clock.

The speakers table was at the head of the large dining room. The beautiful flowers and other table decorations, the soft music of Graham's orchestra, the room filled to overflowing with distinguished men of the bankers association, speakers and visitors, made a scene of rare animation. The dinner served was in keeping with the high reputation established by the Ransford hotel cuisine.

The toastmaster was W. H. Gemmell, general manager of the Minnesota & International railway. It had been originally planned to have George D. LaBar, president of the

First National bank, officiate in that capacity, but at the eleventh hour Mr. Gemmell had been called upon and he said he would do the best he could. He extended a hearty welcome to the bankers and in calling on the various speakers of the evening, gave explanatory remarks so that the visitors knew something of each orator and the singer of the evening.

Col. C. D. Johnson, senator of this district, responded to the toast, "Rendering an Accounting." "I shall do like many ministers," said Mr. Johnson, "read the text, close the book and talk about something else." In his inimitable way he gave a witty address which caught the favor of the bankers.

C. D. Brown, of the Minnesota Bankers Protective association, related experiences in catching law breakers. His stories had a real western flavor. In closing he used the dialect of the yeggmen, expressing his thanks for the courtesies shown him at the convention.

Former Senator S. F. Alderman sang a selection, being accompanied on the piano by his daughter, Miss Nellie Alderman. So loud and continued was the applause that he had to respond to an encore.

Howard Elliott, president of the Northern Pacific railway, spoke on "Agriculture, Banking and the Carrier." He described the cooperation that was necessary and should be practiced between these great interests. He spoke of the "safety first" movement inaugurated by the Northern Pacific, described the railway, its rolling stock, its Brainerd shops, the cost of repairs, interest charges, depreciation, spoke of its stockholders, classified them and in short eloquently showed how closely agriculture, banking and the carriers were related.

Former Mayor R. R. Wise asked that a vote of thanks be given Howard W. Elliott for the fine train service instituted in Brainerd and the diners rose to their feet and cheered the head of the great railway system. It was a fine tribute, spontaneously given, and the pleasure of Mr. Elliott was expressed in the smiles on his face.

Carl Zapffe and Dr. Walter Courtney were unavoidably absent.

Toastmaster Gemmell suggested Mr. Alderman lead the audience in singing "My Country 'Tis of Thee" and at a signal all joined in the grand old hymn of this country, and so closed the meeting of the sixth district group of bankers.

As they filed out each man sought the hand of George D. LaBar and M. T. Dunn and thanked each for the pleasant and profitable entertainment provided.

Application For Liquor License

To the Council of the City of Brainerd, Minnesota:

The undersigned, Andrew Carlson, hereby makes application for a license to sell intoxicating liquors, at, upon and in the room and premises described as follows, to-wit: No. 214 South Fifth Street, on the ground floor, in the City of Brainerd, from May 21st, 1913, until May 21st, 1914.

Dated April 29th, 1913.
 (Signed) **ANDREW CARLSON.**
 Said applicant has been licensed to sell intoxicating liquors in the city of Brainerd, Minn., from August 3rd, 1908, to December 6th, 1910.

Notice is hereby given that a hearing on the above application will be had on May 19th, 1913, at 8:00 o'clock p. m. at the regular meeting of the City Council of the City of Brainerd.

Dated April 29th, 1913.

V. N. RODERICK,
 City Clerk.

No matter how long you suffered, or what other remedies have failed to cure, Foley Kidney Pills will surely help you. They are genuinely tonic, strengthening and curative, build up the kidneys and restore their regular action. John Velbert, Foster, Calif., says: "I suffered many years with kidney trouble and could never get relief until I tried Foley Kidney Pills which effected a complete cure." H. P. Dunn, -uggist.-Adv. mwf

All Round Man.

"Does he belong to the 400?"
 "Yes, indeed. He's one of the clubbers!"—New York Mail.

LAXATIVE FOR OLD PEOPLE—'CASCARETS'

What Glasses are to Weak Eyes, Cascarets are to Weak Bowels—a 10c Box will Truly Amaze You

Most old people must give to the bowels some regular help, else they suffer from constipation. The condition is perfectly natural. It is just as natural as it is for old people to walk slowly. For age is never so active as youth. The muscles are less elastic. And the bowels are muscles.

So all old people need Cascarets. One might as well refuse to aid weak eyes with glasses as to neglect this gentle aid to weak bowels. The bowels must be kept active. This is important at all ages, but never so much as at fifty.

Age is not a time for harsh physics. Youth may occasionally whip the bowels into activity. But a lash can't be used every day. What the bowels of the old need is a gentle and natural tonic. One that can be constantly used without harm. The only such tonic is Cascarets and they cost only 10 cents per box at any drug store. They work while you sleep.—Adv.

PROBLEM TO BE SOLVED BY BANKS

(Continued from page three)

bank in a neighboring town raised their rate to five per cent."

Another bank writes as follows: "We have always paid, since our organization, four per cent for twelve months and three per cent for six months, and three per cent on savings accounts, and we consider this a good fair rate and that all a depositor is entitled to under present conditions. Up to about nine years ago that was the prevailing rate of all banks around here.

"When our competitors started business they at once made their rate five per cent. Our bank stood it as long as they could, but finally had to come up to five per cent or lose a good share of their deposits and that started the trouble. The banks in the neighboring towns then had to pay the same rate.

"To make matters still worse, I have it on reliable information, that our competitor pays six per cent to some of his depositors."

Another bank writes as follows: "The interest rate we are paying now is three per cent for six months and four per cent for a year, but we have always paid three per cent at this bank until October 13th, 1911, and all the other banks went up to four per cent and of course we had to too. We would be glad to put the rate at three per cent if all the rest of the banks would put it at the same rate."

There does not seem to be any limit beyond which some men engaged in the banking business will not go in paying for deposits and the banker who has raised his rate from three per cent to four per cent to meet competition must not think that he has met the situation.

If anything it is an easier matter to be forced from a four per cent rate to five per cent.

The organization of new banks has had more to do with the rise of rates than any other cause.

With banks springing up on all sides and at every cross road almost, it is evident that some cannot exist on deposits derived exclusively from the territory naturally tributary to them, and they temporarily meet the situation by offering a larger rate of interest which soon forces the banks around about to follow suit and these force still other banks to fall in line and soon the new rate is affecting the business of every bank in the state and some bank, possibly in another locality, makes another advance of rates and the effect of this in turn is passed along.

The time is now at hand when the bankers must make a determined stand in this matter. Heroic treatment is necessary. The department of banking in this state can do only a small part in getting started the movement to adjust rates on certificates of deposit so that the depositor will receive for his deposit all that he is entitled to and still enable the banker to live and return to the stockholder a fair dividend on his investment.

In all sections where banks are paying five per cent and more on deposits farmers are required to pay on short time loans more than they should be required to pay.

It is no credit to a banker to pile up a large deposit in his bank when he is paying more than his competitors are paying.

The efficient banker is the one who can increase his deposits and build up his business when he is competing on an equal basis with his competitors; he is the one who will make a bid for the business on the basis of strength and service and not on high interest rates.

In far too many banks the depositors are receiving practically all of the earnings of the bank and there is not enough left to pay salaries, which is necessary to secure competent men to manage the banks.

There are too many grocery store salaries paid to cashiers today and the time will surely come when the results of ill-advised banking will be felt by every bank. The time to remedy these conditions is now and no one will meet the situation but you men who have your property, your business and your reputation at stake.

There is a general feeling throughout the state that something should be done.

In my opinion it is not practical to try and establish the same rate everywhere in this state, neither is it practical to try to have any congressional district adopt a given rate.

I trust I may be pardoned for suggesting a plan which to me seems feasible.

I would suggest that the state be divided into zones and that the first zone be designated the three per cent district, the second the three and one-half per cent district, the third zone the four per cent district, the fourth zone the four and one-half per cent district and the fifth zone the five per cent district. I could not recommend that any bank pay more than five per cent interest.

You will not find this an easy task, for although more than eighty per cent of the bankers will meet you more than half way, you will find that the other twenty per cent will be won over only after the hardest kind of work.

I believe the attempt worth while, for if you succeed you will not have merely selfishly saved yourself and the institution which you represent money, but you will have accomplished much more; you will

have placed the banks of the state in a position of safety and should have the everlasting thanks of every man, woman and child who is, or expects to be a depositor in a bank in Minnesota.

Beware of Quinines for Catarrh that Contain Mercury

as mercury will surely destroy the sense of smell and completely derange the whole system when entering it through the mucous surfaces. Such articles should never be used except on prescription from reputable physicians, as the damage they will do is ten fold to the good you can possibly derive from them. Hall's Catarrh Cure, manufactured by F. J. Cheney & Co., Toledo, O., contains no mercury and is taken internally, acting directly upon the blood and mucous surfaces of the system. In buying Hall's Catarrh Cure be sure you get the genuine. It is taken internally and is made in Toledo, O., by F. J. Cheney & Co. Testimonials free. Sold by Druggists. Price 75c per bottle. Take Hall's Family Pills for constipation.

Adv.

WANTS

Notices under this head will be charged for at the rate of one cent a word for the first insertion and one half a cent a word for each subsequent insertion, strictly cash in advance, but no ad will be taken for less than fifteen cents.

HELP WANTED.

WANTED—Girl for dish washing and silver ware. Ransford Hotel. 274tf

WANTED—Good girl for dish washer, and one for chambermaid, at the Earl Hotel. 27813

WANTED—Good starcher and polisher by Bemidji Steam Laundry. Bemidji, Minn. ts

WANTED—Lady cook at Oreland hotel. Address Gust Schmidt, Deerwood, Minn. 280t3p

WANTED—Competent girl for general housework. Mrs. H. W. Linemann, 413 North Fourth St. 280tf

WANTED—Partner with \$500 to take three counties to sell F-P. Gas lighting systems. Business pays 25 per cent on investment. Duluth F-P. Gas Machine Co., 408 East Sup St., Duluth, Minn. 275412

FOR RENT.

FURNISHED ROOM—Modern. 716 1/2 Laurel street. 273tf

FOR RENT—Modern furnished room 624 N. 5th St. 27813

FOR RENT—Large front room in modern house. 418 7th St. N. 266

6 room house, 615 4th Ave. N. E., \$10. Nettleton, Gardner, Block. 279tf

FOR RENT—Furnished room in modern house, 415 North Eighth street. 273tf

FOR RENT—Front room with alcove, in modern house. Enquire of R. D. King, Iron Exchange. 252tf

FOR RENT—Two desirable store rooms in good location. Apply George Gardner, Gardner block. 267tf

FOR SALE

USED AUTO—Albert Angel. 115tf

FOR SALE—Five room house 707 Fifth St. S. Enquire on premises. 278

FOR SALE—Young working team. Inquire 1017 Rosewood St. 27912p

FOR SALE OR RENT—General repair and machine shop at Raymond, Minn. Address R. Rosmon, Raymond, Minn. 273t6p

FOR SALE—Two choice residence lots in second ward. Sidewalk and curb in. Address B. W. Talcott, Ashland, Oregon. 27119

MISCELLANEOUS

Strayed from 1305 Pine St. S. E. two Mammoth Bronze turkeys. Reward for return. 27713p

ENGINEERING

F. A. GLASS, Mining Engineer—Examinations, Directions of Explorations, Surveys and General Engineering. Glass' map of the Cuyuna is the best and is up to date covering mineral areas of Crow Wing, Aitkin, Morrison and Cass counties. Size 24x52 on paper \$4. Size 24x52 on cloth \$5

Harley-Davidson Motorcycles

Five five horse power Harley-Davidson Motorcycles have arrived. Belt and chain drive. All equipped with multiple-disc clutch in rear wheel. Come, see and inspect them.

W. E. LIVELY

719 Laurel Street.

Brainerd, Minn.

BILLY VERNON

Agent for

GROSS BROS, Minneapolis

Dry Cleaners, Launderers and Dyers

Ring up 262 and ask me to call for your Laundry and Dry Cleaning.

Collections Made Mondays and Tuesdays and Delivered Saturday.

Collections Made Friday and delivered Wednesday. Prompt attention Given to Phone Calls.

Ladies and Gents Garments Sponged and Pressed at my Pressorium 512 Front St. Called for and Delivered.

Ring up 262

NO PACKAGE TOO SMALL FOR COLLECTION AND DELIVERY

Automobiles

Overlands and Fords

Model "T" Ford Touring Cars,

\$600

F. O. B. Detroit, Mich. Freight to Brainerd \$35.

Overland Model, 69 "T," 30 horsepower,

\$985

F. O. B. Toledo, Ohio. Freight to Brainerd \$50.

Order NOW as there never was such a demand for cars and the purchaser who delays will have to wait or buy something he does not want.

E. C. BANE

Sales Rooms 220 So. Seventh St., Brainerd

There is Only One

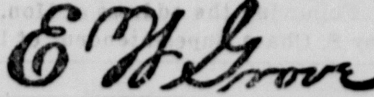
"Bromo Quinine"

That is

Laxative Bromo Quinine

USED THE WORLD OVER TO CURE A COLIC IN ONE DAY.

Always remember the full name. Look for this signature on every box. 25c.





YOU CANNOT GET AWAY

from the fact that it pays to treat your livestock well. Whether you work it or market it the better it is fed the better the returns. That's why you should give our feed a trial. Commence today. We know that the results will be so fine that you'll see the advantage of using our feed right along.

JOHN LARSON

BUSINESS DIRECTORY

WHERE TO GET WHAT YOU WANT

Consult This List Before Placing Your Order
 If You Want the BEST at the Lowest Prices

Picture Frames

Just received a beautiful line of latest make of frames. Bring in your portraits.
 Enlargements Made by New Process
 Marie A. Canan, Photographer 1mo

Hotel Earl

Andrew Carlson, Prop. European plan. 30 Rooms. Open day and night. 214 South Fifth St., Brainerd, Minn. 2591m

J. H. Noble

Wall Paper and Paints
 We also do a general line of painting, papering, tinting, stenciling, etc. Phone 266, 716 Front St., Brainerd, Minn. 1051m

Brockway & Parker

Staple and fancy groceries, flour, feed and provisions. HEADQUARTERS FOR FRUIT. Ferndell coffee. 211 South Seventh St. Phone 71 88

Drink

CRYSTAL SPRING WATER
 From Roskos' Flowing Well—Pure and Sanitary
 Delivered Daily to all Part of the City Phone 13 84

Ritari Brothers

Cement blocks, bricks, sidewalks, curbs, foundations and all kinds of cement and concrete work.
 Ritari Bros., 1123 E. Norwood St. 1051m

Spring Water

We deliver to any part of the city pure spring water from Adam Brown's spring. Phone R. Peterson, 269-R, residence 904 South 6th St. 244tf

The Zenith

Dry Cleaners and Dyers. Alterations of all kinds neatly done. Work called for and delivered. Furs remodeled, a specialty. New location, 306 S. 8th St., end Pearce block.

K. A. Gustafson

A full line of Groceries and Confectionery. Cigars and Tobacco. Fresh Fruit at all times. 1618 Oak street. 194tf
 Open Evenings and Sundays.

HUDSON MITCHELL PAGE DETROIT

All Self Starting, Electric Lighted Autos

ROSKO BROS.

Automobiles, Repairs, Supplies, Garage
217 So. Ninth St., Brainerd 225m

Mining Stocks Mineral Lands
Residence and Business Lots
IN CUYUNA
A. H. PORSCH
Brainerd Gen. Del. Crosby Box 519

FOR A HOME

At Prices and terms
you can afford.

Call or write

P. B. Nettleton
Gardner Block

Brainerd :-: Minnesota

Kenyon Take Down Houses

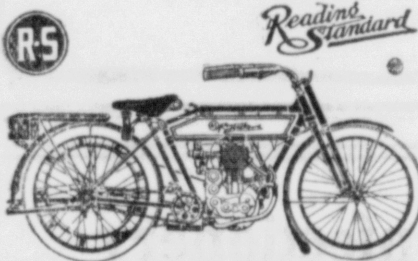
Made of canvas. Can be erected in
few hours. Just the thing for the
Summer Restorator, Camper, Fisher-
man, Hunter.

See me for Prices and Descriptions

JOHN PELKEY

Agent Crow Wing and Cass Counties
611 Laurel St., Brainerd, Minn.

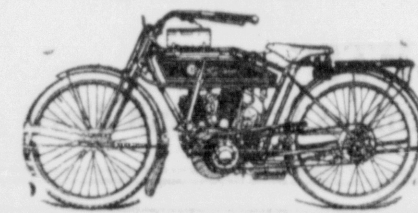
RHODE ISLAND ROSE COMB REDS

Eggs for sale at \$1.00 per setting.
Orders taken for baby chicks of 38
standard varieties.EDWARD D. GRUENHAGEN
719 South Eighth StreetThe FINEST MOTORCYCLE
in the WORLD

"Built and Tested in the Mountains"

4 H. P. Single, belt\$200
5 H. P. Single, belt\$225
5 H. P. Single, chain\$225
7-8 H. P. Twin, chain\$275

Magneto on all Models

CALL AND SEE MACHINE DEM-
ONSTRATED

Wm. Englund, Agent

615 So. 7th Street
Brainerd, :-: Minnesota

OFFICERS ELECTED BY THE BANKERS

(Continued from page three)

account of the man who took in too
much territory and bit the dust.Ed. Zapp, cashier of the Zapp State
bank of St. Cloud, said it was the
first bankers meeting he had attend-
ed and that he was pleased with the
program provided and complimented
George D. LaBar and M. T. Dunn.C. N. Atwood, of St. Cloud, had a
sorrowful story of somebody stealing
his speech.Lawrence Wisnisky, of Foley, said
he was no speaker and then proceed-
ed to give a very good talk and said
that any time Brainerd wanted the
convention again he would vote for
Brainerd first, last and all the time.Rev. August Platche, president of
the Royalton bank, suggested that
each county take up the matter of
interest paid by banks and said he
favored the principles as laid down
in Kelsey S. Chase's address. The
meeting then adjourned and all went
to the Ransford hotel, where the ban-
quet was served at nine o'clock.The speakers table was at the
head of the large dining room. The
beautiful flowers and other table de-
corations, the soft music of Graham's
orchestra, the room filled to overflow-
ing with distinguished men of the
bankers association, speakers and vis-
itors, made a scene of rare anima-
tion. The dinner served was in
keeping with the high reputation es-
tablished by the Ransford hotel culi-
sine.The toastmaster was W. H. Gem-
mell, general manager of the Min-
nesota & International railway. It
had been originally planned to have
George D. LaBar, president of theFirst National bank, officiate in that
capacity, but at the eleventh hour
Mr. Gemmell had been called upon
and he said he would do the best
he could. He extended a hearty wel-
come to the bankers and in calling on
the various speakers of the evening,
gave explanatory remarks so that
the visitors knew something of each
orator and the singer of the evening.Col. C. D. Johnson, senator of this
district, responded to the toast, "Re-
ndering an Accounting." "I shall do
like many ministers," said Mr. John-
son, "read the text, close the book
and talk about something else." In
his inimitable way he gave a witty
address which caught the favor of
the bankers.C. D. Brown, of the Minnesota
Bankers Protective association, re-
lated experiences in catching law
breakers. His stories had a real
western flavor. In closing he used
the dialect of the yeggmen, expres-
ing his thanks for the courtesies
shown him at the convention.Former Senator S. F. Alderman
sang a selection, being accompanied
on the piano by his daughter, Miss
Nellie Alderman. So loud and con-
tinued was the applause that he had
to respond to an encore.Howard Elliott, president of the
Northern Pacific railway, spoke on
"Agriculture, Banking and the Car-
rier." He described the coopera-
tion that was necessary and should be
practiced between these great inter-
ests. He spoke of the "safety first"
movement inaugurated by the North-
ern Pacific, described the railway, its
rolling stock, its Brainerd shops, the
cost of repairs, interest charges, de-
preciation, spoke of its stockholders,
classified them and in short eloquent-
ly showed how closely agriculture,
banking and the carriers were re-
lated.Former Mayor R. R. Wise asked
that a vote of thanks be given How-
ard W. Elliott for the fine train ser-
vice instituted in Brainerd and the
diners rode to their feet and cheered
the head of the great railway sys-
tem. It was a fine tribute, spontane-
ously given, and the pleasure of Mr.
Elliott was expressed in the smiles
on his face.Carl Zapffe and Dr. Walter Court-
ney were unavoidably absent.Toastmaster Gemmell suggested
Mr. Alderman lead the audience
in singing "My Country 'Tis of Thee"
and at a signal all joined in the grand
old hymn of this country, and so
closed the meeting of the sixth dis-
trict group of bankers.As they filed out each man sought
the hand of George D. LaBar and M.
T. Dunn and thanked each for the
pleasant and profitable entertainment
provided.

Application For Liquor License

To the Council of the City of
Brainerd, Minnesota:The undersigned, Andrew Carlson,
hereby makes application for a li-
cense to sell intoxicating liquors, at,
upon and in the room and premises
described as follows, to-wit: No. 214
South Fifth Street, on the ground
floor, in the City of Brainerd, from
May 21st, 1913, until May 21st, 1914.
Dated April 29th, 1913.(Signed) ANDREW CARLSON.
Said applicant has been licensed
to sell intoxicating liquors in the city
of Brainerd, Minn., from August 3rd,
1908, to December 6th, 1910.Notice is hereby given that a hear-
ing on the above application will be
had on May 19th, 1913, at 8:00
o'clock p. m. at the regular meeting
of the City Council of the City of
Brainerd.

Dated April 29th, 1913.

V. N. RODERICK,
City Clerk.No matter how long you suffered,
or what other remedies have failed
to cure, Foley Kidney Pills will surely
help you. They are genuinely tonic,
strengthening and curative, build up
the kidneys and restore their regular
action. John Velbert, Foster, Calif.,
says: "I suffered many years with
kidney trouble and could never get
relief until I tried Foley Kidney Pills
which effected a complete cure." H.
P. Dunn, -suggist-Advt. mwf

All Round Man.

"Does he belong to the 400?"
"Yes, indeed. He's one of the ch-
phers!"—New York Mail.

LAXATIVE FOR OLD PEOPLE—'CASCARETS'

What Glasses are to Weak Eyes, Cas-
carets are to Weak Bowels—a 10c
Box will Truly Amaze YouMost old people must give to the
bowels some regular help, else they
suffer from constipation. The condi-
tion is perfectly natural. It is just
as natural as it is for old people to
walk slowly. For age is never so
active as youth. The muscles are less
elastic. And the bowels are muscles.
So all old people need Cascarets.
One might as well refuse to aid weak
eyes with glasses as to neglect this
gentle aid to weak bowels. The
bowels must be kept active. This is
important at all ages, but never so
much as at fifty.Age is not a time for harsh physics.
Youth may occasionally whip the
bowels into activity. But a lash can't
be used every day. What the bowels
of the old need is a gentle and nat-
ural tonic. One that can be con-
stantly used without harm. The only
such tonic is Cascarets and they cost
only 10 cents per box at any drug
store. They work while you sleep.
—Adv.

PROBLEM TO BE SOLVED BY BANKS

(Continued from page three)

bank in a neighboring town raised
their rate to five per cent."Another bank writes as follows:
"We have always paid, since our
organization, four per cent for twelve
months and three per cent for six
months, and three per cent on sav-
ings accounts, and we consider this
a good fair rate and that all a de-
positor is entitled to under present
conditions. Up to about nine years
ago that was the prevailing rate of
all banks around here."When our competitors started
business they at once made their rate
five per cent. Our bank stood it as
long as they could, but finally had to
come up to five per cent or lose a
good share of their deposits and that
started the trouble. The banks in
the neighboring towns then had to
pay the same rate."To make matters still worse, I
have it on reliable information, that
our competitor pays six per cent to
some of his depositors."

Another bank writes as follows:

"The interest rate we are paying
now is three per cent for six months
and four per cent for a year, but we
have always paid three per cent at
this bank until October 13th, 1911,
and all the other banks went up to
four per cent and of course we had to
too. We would be glad to put the
rate at three per cent if all the rest
of the banks would put it at the same
rate."There does not seem to be any lim-
it beyond which some men engaged
in the banking business will not go
in paying for deposits and the banker
who has raised his rate from three
per cent to four per cent to meet
competition must not think that he
has met the situation.If anything it is an easier matter
to be forced from a four per cent rate
to five per cent.The organization of new banks has
had more to do with the rise of rates
than any other cause.With banks springing up on all
sides and at every cross road almost,
it is evident that some cannot exist
on deposits derived exclusively from
the territory naturally tributary to
them, and they temporarily meet the
situation by offering a larger rate of
interest which soon forces the banks
around about to follow suit and these
force still other banks to fall in line
and soon the new rate is affecting the
business of every bank in the state
and some bank, possibly in another
locality, makes another advance of
rates and the effect of this in turn is
passed along.The time is now at hand when the
bankers must make a determined
stand in this matter. Heroic treat-
ment is necessary. The department
of banking in this state can do only
a small part in getting started the
movement to adjust rates on certifi-
cates of deposit so that the depositor
will receive for his deposit all that he
is entitled to and still enable the
banker to live and return to the
stockholder a fair dividend on his in-
vestment.In all sections where banks are
paying five per cent and more on de-
posits farmers are required to pay on
short time loans more than they
should be required to pay.It is no credit to a banker to pile
up a large deposit in his bank when
he is paying more than his competi-
tors are paying.The efficient banker is the one who
can increase his deposits and build
up his business when he is compet-
ing on an equal basis with his com-
petitors; he is the one who will make
a bid for the business on the basis of
strength and service and not on high
interest rates.In far too many banks the deposit-
ors are receiving practically all of the
earnings of the bank and there is
not enough left to pay salaries, which
is necessary to secure competent men
to manage the banks.There are too many grocery store
salaries paid to cashiers today and
the time will surely come when the
results of ill-advised banking will be
felt by every bank. The time to re-
medy these conditions is now and no
one will meet the situation but you
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business and your reputation at
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where in this state, neither is it prac-
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one-half per cent district, the third
zone the four per cent district, the
fourth zone the four and one-half
per cent district and the fifth zone
the five per cent district. I could not
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than five per cent interest.You will not find this an easy task,
for although more than eighty per
cent of the bankers will meet you
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as mercury will surely destroy the sense
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surfaces of the system. In buying Hall's
Catarrh Cure be sure you get the genu-
ine. It is taken internally and is made
in Toledo, O., by F. J. Cheney & Co.
Testimonials free. Sold by Druggists.
Price 50c per bottle.
Take Hall's Family Pills for constipa-
tion.

Advt.

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Notices under this head will be
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a cent a word for each subsequent in-
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isher by Bemidji Steam Laundry.
Bemidji, Minn. 280:3pWANTED—Lady cook at Oreland
hotel. Address Gust Schmidt,
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nemann, 413 North Fourth St.
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pays 25 per cent on investment.
Duluth F-P. Gas Machine Co.,
408 East Sup St., Duluth, Minn.
275:4:2

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278FOR SALE—Young working team.
Inquire 1017 Rosewood St.
279:12pFOR SALE OR RENT—General re-
pair and machine shop at Ray-
mond, Minn. Address R. Rosmon,
Raymond, Minn. 273:6pFOR SALE—Two choice residence
lots in second ward. Sidewalk
and curb in. Address B. W. Tal-
cott, Ashland, Oregon. 271:9

MISCELLANEOUS

Strayed from 1305 Pine St. S. E.
two Mammoth Bronze turkeys.
Reward for return. 277:3p

ENGINEERING

F. A. GLASS, Mining Engineer—
Examinations, Directions of Ex-
plorations, Surveys and General
Engineering. Glass' map of the
Cuyuna is the best and is up to
date covering mineral areas of
Crow Wing, Aitkin, Morrison and
Cass counties. Size 24x52 on pa-
per \$4. Size 24x52 on cloth \$5

Harley-Davidson Motorcycles

Five 5 horse power Harley-Davidson Motor-
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E. C. BANE

Sales Rooms 220 So. Seventh St., Brainerd

There is Only One

"Bromo Quinine"

That is

Laxative Bromo Quinine

USED THE WORLD OVER TO CURE A COLD IN ONE DAY.

Always remember the full name. Look
for this signature on every box. 25c.

E. W. Grove



YOU CANNOT GET AWAY

from the fact that it pays to treat
your livestock well. Whether you
work it or market it the better it is
fed the better the returns. That's
why you should give our feed a trial.
Commence today. We know that
the results will be so fine that you'll
see the advantage of using our feed
right along.

JOHN LARSON

BUSINESS DIRECTORY

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Just received a beautiful line of
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Brockway & Parker

Staple and fancy groceries, flour, feed
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FOR FRUIT. Ferndell coffee. 211
South Seventh St. Phone 71 88

Drink

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From Roskos' Flowing Well
Pure and Sanitary
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Phone 13 84

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1051mo

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residence 904 South 6th St. 244tf

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tions of all kinds neatly done. Work
called for and delivered. Furs re-
modeled, a specialty. New location,
306 S. 8th St., end Pearce block.

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